

TOM'S
EXPERIENCE
IN
DAKOTA.

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TOM'S EXPERIENCE

IN

DAKOTA:

WHY HE WENT; WHAT HE DID THERE; WHAT CROPS
HE RAISED, AND HOW HE RAISED THEM; WHAT
THEY COST HIM, AND WHAT HE RECEIVED
FOR THEM; AND ALL ABOUT HIS UPS AND
DOWNS, SUCCESSES AND FAILURES.

HIS TALKS WITH OLD FRIENDS,

AND HIS ADVICE TO THEM ABOUT

GOING WEST.

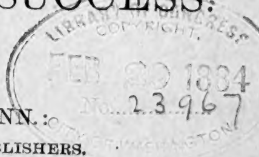
WHO OUGHT TO GO, AND WHO OUGHT NOT; WHAT MEN
AND WOMEN WITH MONEY AND WITH NONE CAN
DO THERE; WHY SOME SUCCEED, AND OTHERS
DO NOT; WITH PRACTICAL INFORMATION
FOR ALL CLASSES OF PEOPLE WHO
WANT HOMES IN THE WEST,
POINTING OUT PLAINLY

THE WAY TO SUCCESS:

MINNEAPOLIS, MINN.:

MILLER, HALE & Co., PUBLISHERS.

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PREFACE.

There is no lack of literature concerning the West. Let any one make an inquiry of some railroad or land company, real estate firm or immigration bureau, for information about the West, and he will be supplied with letters, circulars and pamphlets till he is surfeited. And after reading these, each one asks the questions :

“ What could *I* do there? Could *I* succeed as these documents say others have done? ”

And then, after asking these and similar questions, these seekers after truth say :

“ If I could only sit down for an hour or two and have a plain, neighborly talk with somebody who has lived there for a few years, who would tell me truly all about his successes and failures, his ups and downs, and of whom I could ask questions as he told his story, I could learn more that I earnestly desire to know in two hours from such a talk than I could in a year from reading these circulars and pamphlets.”

This book honestly aims to give these earnest inquirers such information as they would get in a conversation of that kind. Besides being a record of four years' experience in Dakota, it reports carefully, not one, but many, just such conversations with people of different classes—the capitalist, the man without money, the mechanic, the widow, the tenant of another man's land, and others, and answers conscientiously the numerous questions they ask.

From first page to last, the writer has had a conscientious regard for the best interests of those who are seeking information, with the view of bettering their condition and prospects in life.



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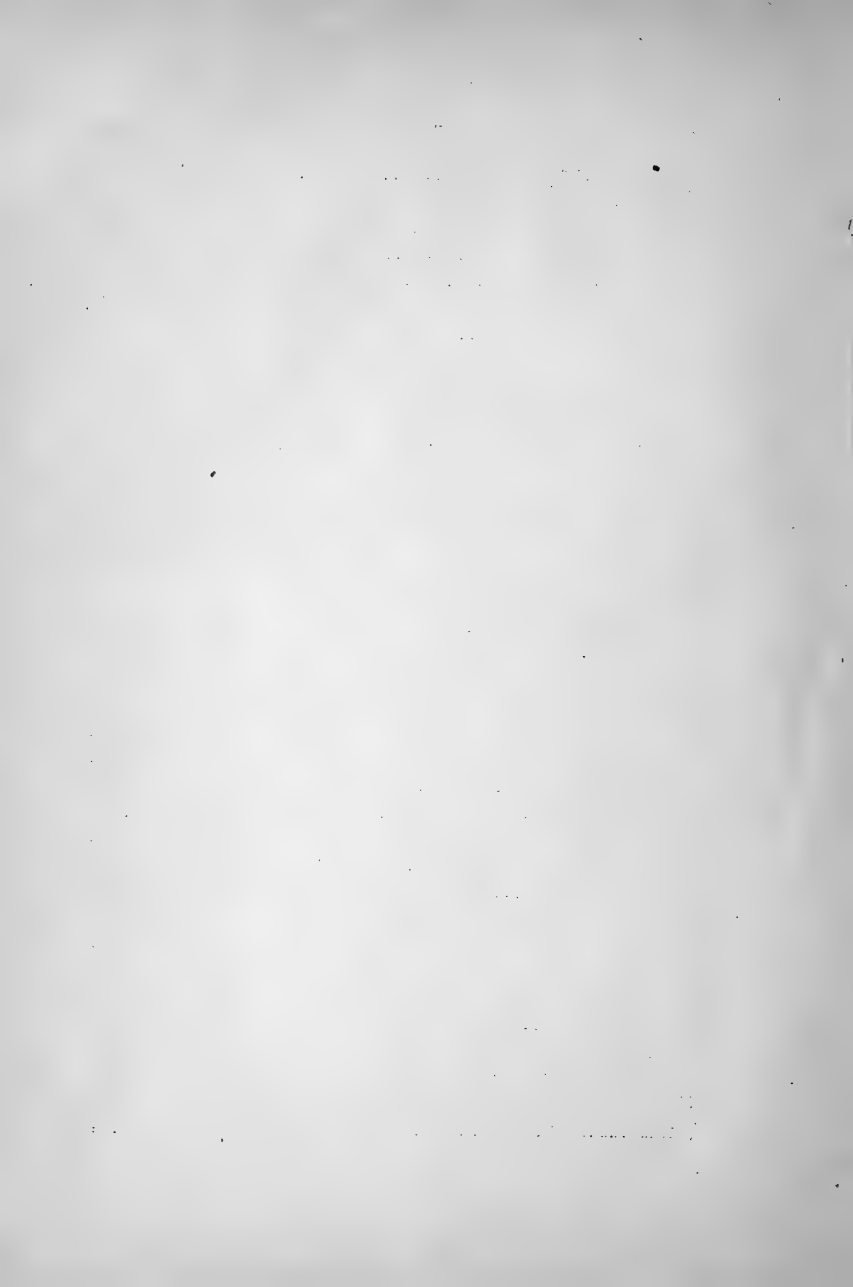
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TOM'S EXPERIENCE

IN

DAKOTA.

A NEIGHBORLY CALL.

“GOOD morning, Tom. I hear you are going to Dakota next spring. Is it true?”

“Yes. I have made up my mind to go and see if I can't get a farm of my own. I have been working for other people as long as I care to.”

“Well, it seems to me you had better let well enough alone. You are comfortably fixed here, and can get all the land you want to farm on shares, and in the course of time get a farm of your own.”

“Yes, I am doing well as things go here; that is, I am making a living and a little more each year, but as for my getting any land of my own here, where it is worth from eighty to a hundred dollars an acre, I would stand a good chance of dying of old age before I could get enough for a farm.”

THE FREEZING POINT.

“But you and your family will freeze to death in Dakota. Why, only yesterday I saw in the paper that

the mercury was down to thirty degrees below zero out there. Just think of that! It's cold enough here for me, and if I move at all it will be further south. In Dakota the winters are so long that it will take all a man can make in the short summer to support him over winter. Have you thought of these things?"

"Certainly; I have thought of them all. This is no sudden notion of mine. I have been thinking of it for years, and all that has prevented me from going before is that I did not know where to go. I have investigated the matter as carefully as possible, and weighed the pros and cons with my very best judgment, and believe I can do well in Dakota, and I am going there the coming spring. I am not afraid of the cold winters.

NOT EXACTLY A PARADISE.

"I don't expect to find a paradise in Dakota. I have no doubt it is a good deal colder there sometimes than it is here, and the winters are longer, too. I have been watching the weather reports from there, not only this winter, but for several winters past, and have noticed that the mercury does get down pretty low at times, and if I could have everything just as I would like I would prefer a milder climate and shorter winters. But if I should go where those conditions prevailed, I would find other disadvantages which I think are greater than those of the severe climate of Dakota. And, besides, people who live there

say the air is so dry that they do not feel the cold as much as they used to when they lived where the mercury seldom or never got down to zero. There are a good many people out there who are pleased with the country and are making money, and if my good health continues I think I can do as well as any of them. I am tired of this thing of raising crops and giving half of them for the use of the land I raise them on. Out there I shall have land of my own, and all that I raise on it will be mine. I regret to leave my friends here, of course, but in these days of railroads it is not much of a journey from Illinois to Dakota, and I shall try to deserve good friends out there, and presume I shall have them in time."

TAKING A RISK.

"Yes, I have no doubt you will. But, really, it does seem to me that you're taking a good deal of a risk in leaving a good place here, among your old friends and acquaintances, who have known you all your life, and who would do anything in their power for you, and where you are not only making a good living, but laying up something every year, and going out there on the frontier, where you may have no neighbors nearer than four or five miles, and if you do raise any crops it will cost you more than they are worth to get them to market. Why, you may not have a railroad within thirty to fifty miles of you. Remember, Tom, that a bird in the hand is worth two in the bush. You've got your bird in hand here in the shape of a

comfortable home. Now, I ask if it isn't better to hold on to that bird than to go away out West, five hundred miles or more, in the hope of catching a bigger and fatter one? A rolling stone gathers no moss."

CONCERNING MOSS.

"That old saying is good enough in some cases, but I've never been a rolling stone. I've lived all my life in this county, most of it in this township, and if "moss" means money, you know I haven't gathered very much of it. I think I might probably have had more if I had done a little more "rolling." And the bird which I have in hand is a very small one and quite lean. I think I won't have much trouble in catching a bigger and fatter one on the Dakota prairies. At any rate, I propose trying. I don't believe in people changing locations very often, nor ever without good reason. But there are times in the lives of many people when they might change with great advantage. I think that time has come in my life."

SOME OF THE HARDSHIPS.

"But have you thought of the hardships you and your family must endure out there? You have the reputation of being a very kind man to your family, and I will say I think you deserve it. But it does seem to me that in this matter you do not take them into the account. You will have no schools for your children, nor churches within many miles of you, and your wife and children will die of homesickness."

EASIER TO WORK OUR OWN LAND.

"My wife and I have talked that over a good many times, and she is really more anxious to go than I am, if there is any difference. We shall probably both be a little homesick at first, and we expect some hardships and privations, and so will not be disappointed when they come. Neighbors and schools and churches will all come in time. And we don't think it will be quite so hard to do the same amount of work on our own land, as it is here on that which we don't own, and can never expect to."

SOME FRIENDLY REGRETS.

"Pardon me, Tom, but I think you are making a serious mistake, and that's why I am so earnest in this matter. It may seem to be none of my business, but you know we've been neighbors, boy and man, twenty years or more, and I can't see you make such a mistake without using what influence I may have to try and prevent it. And just about all your friends are of the same opinion."

"Are they? What do they say about it?"

"Well, I was talking to Squire McCreary last evening, and he thinks you'll be back here in less than two years, a good deal poorer than you are now. He thinks that between the drouth and the grasshoppers you can't raise enough out there to live on. And John Richards came up just then, and said if he were as comfortably fixed as you are, he wouldn't pull up and go to Dakota for the best section of land

in the Territory, with a house and barn on it. And you know Sam Bright is considered one of the most level-headed men about here, and he joined in and said he hoped you wouldn't go, for if you did you'd be almost sure to regret it, and he would be sorry to see you make such a mistake. And he is one of the best friends you've got."

"If I was as well fixed as the Squire and Mr. Bright—owned good farms as they do, and had plenty of money besides—I don't think I'd go, either. But as I am not so fortunate as to own a farm here, and probably never could, I propose to go where I can."

GRASSHOPPERS AND DROUTH.

"And take the chances of the grasshoppers and the drouth?"

"Yes, and all other chances. There have been no grasshoppers there for some years, and may never be again; and, although there have been one or two short crops on account of drouth, there has never been a failure. And counting in those years you will find that the average crops were larger than they have been right here. I may not succeed out there. I cannot see any farther into the future than you and the rest of my friends; but I shall make a hard fight for success, anyway."

"Well, Tom, I see you are fully determined to go. We're awfully sorry, though, to have you leave this neighborhood, and wherever you go I know you'll have the best wishes of all your old neighbors here."

"Thank you, and I hope always to deserve them."

This conversation took place one clear, cold morning in January, 1879, in front of my house—or rather the house I was living in, for I was only a tenant—on a large farm in Central Illinois.

A FEW WORDS PERSONAL.

I'm Tom—Thomas Taylor, when written in full. The man I was talking with was Jason Moore, a tenant on an adjoining farm. I had been brought up in that neighborhood, and had worked all my life on a farm. I had, during my boyhood, gone to the district school three or four months in the winter, and had tried to make the most of these rather meager educational advantages. I wrote a fair hand, and was pretty well up in geography, grammar and arithmetic. My last winter at school I tackled algebra, and, having considerable taste for mathematics, managed to get about half-way through Davies' First Lessons without the help of a teacher, as our teacher that winter—though one of the best I ever had—never had studied algebra at all, and so could give me no assistance in it. My success in algebra came near changing the whole current of my life, for it set me seriously thinking of trying to get a term or two in the Greenfield Academy, and from thence into the study of the law. But the spring work came on and soon drove these professional notions out of my head.

Perhaps it is as well. Yet there often comes to me a great longing for the mental training a college

course—or even a couple of years in the old Academy under good old Doctor Williams—would have given me. I would not change my farmer's life to-day for a professional one, but I can't see why a college course isn't as good for a farmer as a lawyer.

WELL-TO-DO—FOR TENANTS.

At the time the conversation above reported took place I was in my thirty-first year, and had been married six years and had two children. Those six years had been spent on that farm; my wife and I had both worked hard and economized as closely as we knew how, and at that time were considered pretty well off and well-to-do, for tenants.

But we were both tired of being tenants, and for a good while had been seriously thinking of going West and trying there to make a home of our own.

A LITTLE INVENTORY.

While we were considered by our acquaintances well off—for tenants—our worldly possessions seemed to us rather meager for six years of hard work and close economy. They consisted principally of the following:

Household furniture, about	\$250 00
Four good work horses.....	400 00
Four head of cattle.....	100 00
Six head of hogs.....	50 00
Farming implements, about.....	350 00
Money in bank.....	850 00
<hr/>	
Total	\$2,000 00

When we were married I had two horses and \$350 in money—total \$550. Deducting this from the \$2,000, leaves \$1,450 as the net result of our six years' work—about \$240 a year.

FIFTY-THREE YEARS' WORK.

I was not satisfied with this. Land in that vicinity was worth, on an average, \$80 an acre, so that my net profits were just three acres per year. At this rate, it would take me about fifty-three years to earn a farm of 160 acres. This outlook was not satisfactory, and I think the reader will not blame me for being dissatisfied with it. The advice of my neighbors to "let well enough alone" was honestly given and well meant, and generally it is good advice. But \$240 a year for two industrious, hard-working people is *not* "well enough."

PLANNING AND LOCATING.

I did not decide to go to Dakota without careful consideration, and as much investigation as I could make, and having decided I set about making preparations for the change. I need not enter into details, further than to say that as I had not exactly fixed on a location I thought best to leave my family in Illinois, and, taking three of my horses, go out myself, select my land, do as much breaking as I could during the season for that work, build a house, and then return for my family.

I started in April (I think it was the 4th), and

spent three weeks in examining the country. I took a homestead of 160 acres, and adjoining it a tree claim of 160 more.

LAND AGENTS. -

I do not give my exact location nor my real name, because I know that I should be overrun with letters of inquiry, which I have not the time to answer. I am not in the real estate business, further than to cultivate that which I possess to the best of my ability, and that takes all my time. There are plenty of good men in every town and village who will be glad to give inquirers any information they may want. They are generally well posted and trustworthy. There are some "land sharks" in the business, it is true, but not so many as is generally supposed.

As a rule, it is better to see your land, if possible, or have some reliable friend see it for you, before buying a deeded tract or locating a claim on government land. If this is not practicable, you need not have any difficulty in getting the address of a reliable man, to whom you can entrust the business.

I may add, that, at that time the nearest railroad station was twenty-three miles distant. I could not get government land any nearer the railroad than that. There was "talk," however, of a road being built, which would run within a couple of miles of my claims. This has since been done, and I am now three miles from a railroad station and good village.

GETTING TO WORK.

Having secured my claims, I at once set to work breaking the sod.

Half a mile away was my nearest neighbor, with whom I boarded—that is, I took my meals there and slept in a tent on my claim. I pushed my breaking vigorously, and by hiring some help got ninety acres broken during the season.

I had not, at that time, much confidence in sod crops, but at the persuasion of my neighbor tried the experiment, and it was successful beyond my highest expectations.

SOD CROPS.

I put 20 acres in corn, 15 in oats, 10 in flax, and 3 in potatoes. My corn averaged 21 bushels to the acre, oats 28, flax 9, and potatoes 86. My corn, at the then prevailing price, was worth \$147, oats \$210; flax \$90, and potatoes \$109; total, \$556. I paid out for seed and for hired help and board, in planting, gathering and marketing these crops, and for assistance in breaking, \$263, leaving me a margin of \$293 profit, an average of \$6 per acre. Of course, I did not realize all this in cash, for a part of the corn and oats I fed to my horses, but I could have had the cash for it, and so it is correct to credit the land with it.

I was more than satisfied with this result, and do not hesitate to recommend to other new settlers to cultivate as much of their sod in crops as possible.

The only investment of money required is for seed, and the only labor is the planting and gathering of the crops—no cultivation being required. My success with sod crops has always been good.

PLANTING TREES.

As soon as possible I selected a site for my house, and during the spring got nearly one hundred young trees, which I planted around the building site for future shade. I had heard that trees could not be made to grow if planted in sod, but this is a mistake, provided proper care is taken in the planting. First take the sod off to the depth of three or four inches over a circle, three or four feet in diameter; then, with a spade, thoroughly loosen the earth to the depth of eighteen inches; plant your trees a proper depth in this loose earth, packing it carefully around the roots, and they will grow as well as if planted in old cultivated ground. After planting, cultivate them very much as you would a hill of corn, occasionally loosening the earth around them, and if the weather is dry giving them water in the evening. Of course, this takes some extra work, but if you could see the beautiful shade trees around my house now, you would say that it paid better than the same amount of work would have done in the wheat or corn field.

IN OUR OWN HOME.

During the summer I had built a house, small, but warm and comfortable, and situated so that when I

got ready I could build a larger one in front of and connected with it. It cost me \$344. I also built a sod barn, with a small granary at one end of it, which cost me \$68, and dug a well at a cost of \$12.

In September I returned to Illinois for my family, and we reached our new home in Dakota the first week in October.

It was a beautiful evening, and although we were all tired after our twenty-three miles ride in a common farm wagon, yet the pleasure we enjoyed in feeling that we were in our own home, and on our own land, can only be understood by those who have had a similar experience.

Our furniture, what we had, was plain and cheap, and as yet nothing was in order; but it was *our home*, and as such it was to us the sweetest spot on earth. We had as yet no cooking stove, so I kindled a fire out in the yard, and my wife prepared supper. Of course, it was a simple and very plain meal, but we all enjoyed it more than we could have done the most sumptuous feast in a house that was not our own.

MAKING THE HOME PLEASANT.

It would make this paper too long to go into detail as to my operations, but I will give such an outline as may be of value to others in making homes in the Northwest.

The first thing I did was to make my home as cheerful and comfortable as possible. I expected cold weather during the winter, and prepared for it

before it came. I added such articles of furniture to the somewhat limited supply we had brought with us as seemed necessary for our comfort in any kind of weather. I laid in a sufficient supply of fuel for any emergency. During the warm days of the fall we used very little of this, for we found that with a little preparation, in the way of twisting and tying in knots, we could make prairie hay answer the purpose, and the cost was very small. And so we saved our fuel for colder weather.

And right here is as good a place as any for me to say a few words of simple justice to my good wife, to whose brave heart, wise counsels, and cheerful bearing I owe so much. How much she did with our meager stock of furniture to make our little home bright and cheerful; how bravely she labored, and with what courage she met all discouragements and reverses, I have not words to express. She has been more than a helpmeet, and to her is largely due the credit for whatever success has attended us here. Her work was hard, for help could not always be had when needed; but she did it bravely and cheerfully, and with never a word of complaining. I suppose she was homesick sometimes—it would be but natural—but if so, the feeling was hidden beneath a bright smile or a cheery song. In our home there was always sunshine.

BACKSETTING.

As soon as possible I went to work backsetting the ground I had broken in the summer, and with some

help, which I procured at \$1.50 per acre, got it all done but about ten acres before the winter set in. I had been told that backsetting would not pay, but all my experience proves this to be a mistake. The more thoroughly the ground is prepared in the fall, the better the crops will be. There is no exception to this rule.

WINTER'S WORK.

During the winter I hired a carpenter for about ten days, and with his help built a "lean to" alongside my house for use as a summer kitchen, and a small milk house by the well. The latter was simply a cheap frame with a good roof, and boarded up with the cheapest lumber. In the spring I sodded the sides, and my wife planted some rapid-growing vines all around it, and early in the summer it was completely covered with vines and flowers, and even in the hottest weather was delightfully cool inside.

I also built another granary, to be ready for the crops I hoped to raise the coming year. And there were a good many *little* things that I did to make the house and its surroundings pleasant and convenient. There are literally thousands of such things that *any* man with a hammer, saw and plane, a little lumber and some nails, can do, *if he will*, which will add largely to the comfort and convenience of his family, and the beauty of his home. There are many delightful days here during the winter, when such work can be done, and I have no patience with the man who will lazily lie around his house during the

winter; or, what is worse, spend the time loafing at some store, grocery or tavern, when there is no end of things he might be doing which would add so much to the convenience, as well as beauty, of his home, and greatly lighten the labors of his wife and family. Such men seem to think that when the crops are raised and cared for, *their* year's work is done, and that they have nothing whatever to do with making the home convenient, comfortable and beautiful. I have a great contempt for such men, and always pity *their* wives and children.

SPRING WORK.

With the opening of the spring (1880), I went vigorously to work putting in my crops. I put 45 acres in wheat, 30 in oats, and 15 in corn. I hired help enough to do this work in good time, and to do it well. I want no "slouching" in such work. In fact, I don't want it in *any* kind of work, and it is the poorest possible economy to try to save time and labor in sowing and planting one's crops. I think most of the poor crops we hear of in Dakota are due to poor farming. Of course, drouth and wet weather will injure crops in any case, but they are always much less injurious to fields that have been well-tilled than to those that have been poorly cultivated. It is especially true on a farm that whatever is worth doing at all, is worth doing well.

THE SUMMER'S CROPS.

As soon as my crops were planted I went to work

breaking more sod. I also hired 70 acres of breaking done, at \$3 per acre. I did only about 20 acres myself, making 90 acres for the season. Of this I put 40 acres in oats, 25 in corn, 10 in flax, and 3 in potatoes; total, 78 acres. This sod crop turned out as follows: Oats, 36 bushels per acre, corn 15; flax 8, and potatoes 90. At the prices then prevailing they would have brought \$986. The cost of seed and labor was about \$6.50 per acre, giving a net profit of over \$5 per acre. This, for a sod crop, I considered very good.

The crop on my "old land," as it is called—that is, the 90 acres broken the previous year—turned out as follows: Wheat, 21 bushels to the acre; oats, 74 bushels; corn, 52 bushels. At the current prices these crops were worth \$2,272. Add to this the value of my 78 acres of sod crops, as above stated, \$986, and we have \$3,258 as the value of the crops on the 168 acres.

EXPENSES AND BALANCE.

My expenses this summer for hired help and board for same, and for seed, were \$794, besides the \$210 which I paid for breaking 70 acres, making a total of \$1,004 for seed and hired help.

I had bought a self-binding harvester, for which I paid \$280; one additional horse, \$125; two good cows, \$75; one plow, \$40; one seeder, \$60; and one mower, \$60, and other incidental expenses were \$44, making a total of \$684.

I regret that I kept no account of what are usually called living expenses; but they were not large, although we lived as well as we ever did in Illinois. After selling all my crops, and paying the above and all other bills that I owed, I found myself with \$1,295 cash on hand, and entirely out of debt.

A MISTAKE.

I now decided to "commute" my 160 acres homestead, pay for it at \$1.25 an acre, and get my patent from the government. I don't know now why I did this. There was no need for it at all, for I had not the slightest notion of selling out; in fact, would not have sold for twice what anybody would have given me for my land, and as long as I remained there my homestead claim was just as good as a deed from the government.

But I had never owned a foot of land in my life, and I wanted to have a quarter section that was *mine*—really, wholly *MINE*, without any proviso or contingency in favor of Uncle Sam or anybody else. It was a whim, I guess, and the gratification of it cost me \$200 that might as well have been saved; and yet I never saw a piece of paper in my life that looked as beautiful to me as did that patent from the United States of America to Thomas Taylor, his heirs and assigns forever, for the southeast quarter of Section —, Township —, Range —, in the county of —, and Territory of Dakota. So I think, after all, that I got about as much pleasure out of that \$200

as I ever did out of any investment in my life. After paying for this "whim" I had a little over \$1,000, and stock and farming implements as heretofore mentioned.

PROGRESS.

Thus far I certainly had no reason to be dissatisfied with the result of my change of location. The long-talked-of railroad had been located, and there was to be a station and a town within three miles of my house; settlers had come in rapidly, and now we had half a dozen neighbors within a mile of us, and a school house and church were soon to be built.

During the fall and winter I built a small house on my tree claim, with a summer kitchen attached, and a cheap barn at a convenient distance from the house. My purpose in doing this was that I might have good help at hand at all times, and besides this, it paid well. It is difficult, as every one knows, in a new country for a woman to get help in the housework. Thus far my wife had been rather fortunate in this respect, for a couple of enterprising young women had taken claims not far from ours, and they were always glad to lend a helping hand, for a fair compensation, whenever she needed assistance.

WOMAN'S WORK.

No one woman ought to be allowed to do all the work for a family of even moderate size. Think of the cooking, the baking, the washing and ironing,

and the thousand and one other things that *must* be done, and then think of one woman, and she often in poor health, being expected, and often compelled, to do it all ! It is outrageous, and I have no patience with the man who will permit it. We men sit on our sulky plows, cut our wheat with self-binding reapers, and avail ourselves of all other labor-saving machinery to lighten *our* work. But no machines have ever been invented to do the cooking, the washing, the ironing, and the thousand other things belonging to "woman's work," and I regret that so many men are too thoughtless, or careless, or heartless, or stingy, to procure the necessary help for their wives. Far better have fewer acres under cultivation, and a little less money laid by at the end of the year, than have your wives work their lives out, as many are doing. In this country, where a hundred and sixty acre homestead of as good land as the sun ever shone on can be had for the taking, and another hundred and sixty for \$200, there is no need of any man's permitting his wife to ruin her health and shorten her life for want of help to do her work.

That tenant house has been the means of securing efficient help for my wife, as well as for myself, and has, besides, helped two families to get a good start, from which they are sure to work into a competence. I consider it one of my very best investments.

EXTENDED PLANS.

In the spring of 1881 I had made my plans for

more work than I had yet done since I came to the Territory. I had 180 acres of "old ground" all backset and in good condition for the spring crops. Encouraged by my success the last year, I concluded that by putting ninety acres of this in wheat and ninety in oats, and by raising crops on the sixty or seventy acres of breaking, which I expected to do during the season, I could safely count on crops that would realize from \$3,500 to \$4,000 gross, and leave me a net profit of about \$2,500. There was nothing extravagant in this calculation.

A TEMPTATION.

One day a carpenter and builder from the village that was springing up on the new railroad line, three miles distant, came to see me. After talking over several other matters he suggested that I ought to have a better house, and that he was then in a situation to build me one on very favorable terms, as he had more men over at the village than he had work for, and rather than keep them idle he would put them at work on a house for me at just about what he was paying them. There was also a fine lot of lumber at the village which could be had very cheap, as the parties who had intended to use it in building there had made other plans.

The idea of a new and handsome house struck me in a weak point. To tell the truth I had for some time been a trifle ashamed of the little one story, 12 x 20 frame in which we were living, and was

rather impatiently looking forward to the time when I should be able to build what should be generally known as the "handsomest and handiest farm house in the county." Mr. Cook, the builder, had brought with him the plans of a house he had built for a farmer in Iowa the year before, and which was a model in its way.

PRIDE VS. PRUDENCE.

My better judgement told me that I ought not to assume the financial burden of the new house at that time, but pride, and a desire to give my wife the comforts and conveniences of such a home, argued very strongly in favor of making a contract with Mr. Cook at once.

I was soon absorbed in the plans he spread before me, and the more I examined them the more my better judgment weakened until at last it yielded entirely, and I commenced negotiating with him as to terms. After building that little tenant house I had not money enough left to carry me through the summer until I could realize on my crops, but that gave me no uneasiness, as my credit was good, and if I should need a few hundred dollars I could easily get it at the Bank in our county seat. But this new house would cost at least \$1,200, and if built must be paid for as the work was done. Mr. Cook was ready for that emergency : a capitalist in the new village would lend me the money at a moderate rate of interest, taking a mortgage on my 160 acres of land.

At the sound of that word "mortgage" the picture of the fine new house vanished like the fabric of a vision. Should that (to me) beautiful patent for this land be superseded or covered over by a mortgage? Never. But then that handsome house. I could not give it up. Mr. Cook proposed that we go and talk the matter over with Mrs. Taylor, and we did so. At first she declared that she would, under no circumstances, consent to a mortgage on that farm; she would live in that little house ten years first. But Mr. Cook understood his business well. Again the plans of that handsome Iowa house were spread out, and its beauties and conveniences and comforts dilated on. My summer's crops would pay for the house, and all my expenses, and leave me at least a thousand dollars over. Mr. Cook had evidently studied up on his subject in advance. I could see that my wife was weakening, and I was sorry for it, because I had given up an hour ago.

PRIDE CONQUERS.

There was one thing that weighed more in favor of the new house than Mr. Cook's attractive plans and adroit arguments. That was, that the coming fall we were expecting a visit from some of our Illinois friends, and what a grand thing it would be to take them into that new house, and show them over our broad, rich acres—all paid for. And what stories they would tell on their return to the old home about

"Tom's" prosperity! *That* argument in Mr. Cook's favor carried the day—although he didn't know it.

AND NOW THE MORTGAGE.

Two days later he returned in company with Mr. Grimsley, the capitalist. Mr. C. had the contracts for the house, and Mr. G. the mortgage and notes all properly drawn. The latter were judgment notes, and at first I refused to sign them on that account. But Mr. Grimsley assured me that was "nothing but a mere form" on which his partners always insisted, and so I signed them. There were three notes of \$425 each—just the cost of the house, payable respectively in five, six, and seven months after date, with interest at ten per cent.

I didn't sleep well that night. I dreamed that somehow I was fast under a very large house, which was resting on me with its whole weight, and on top of it were Mr. Cook and Mr. Grimsley holding it down, and grinning and laughing at my agony. After awhile I awoke in a cold sweat, and slept but little from that time till morning.

Next day Mr. Cook came on with his workmen and lumber, and the house was commenced. This was the first week in March, and as the weather was favorable, and Mr. Cook knew how to push things, the work made rapid progress, and in what seemed to me an incredibly short time the house was under roof.

PRIDE GOETH BEFORE A FALL.

One morning I went up to the second story ; the floor had not been laid, and I stepped on a loose board. I remember a crash and then all was blank. When I recovered consciousness I was lying on a bed, badly bruised and stunned, and with a terrific pain in my right leg about half way between my knee and ankle. A doctor had been sent for, and on his arrival made an examination, and reported that the leg was broken. If he had read my death-warrant to me, I don't think I would have been more severely shocked. There was the season for putting in my crops right at hand, and I laid up for three or four months at least.

And there was that mortgage !

A GLOOMY OUTLOOK.

I had 180 acres of land ready to be sown in wheat and oats, and nobody to do the work ; for only the day before the man whom I had engaged to help me had sent me word that he had " taken a claim " some 50 miles further west, and was going there at once. The man who lived in that tenant house had rented some land that would require about all his time. It seemed that in my time of great need it was absolutely impossible to get help for love or money. My wife rode many miles in search of help, but without success. Everybody had all they could do, and more, putting in their own crops. My neighbors, how-

ever, kindly rallied to my assistance, and, busy as they were, put in forty acres of wheat and about thirty of oats for me. But this was less than half that I expected to have done, and it being rather late when put in, I could hardly expect a full crop.

And there was that mortgage !

TOM'S FOLLY.

But I need not go more into detail. Mr. Cook pushed the work on the house, finished it, got his money, and he and his men went back to the village. It was a handsome house, no mistake, but as I looked at it I named it "Tom's Folly."

My crops turned out poorly, and the expense of harvesting and threshing was unusually heavy. Two of those notes were due, and the third would be in about a week, but I had heard nothing from Mr. Grimsley about them, and concluded that, hearing of my accident, he had decided to let them stand until it was more convenient for me to pay them.

A CALL FROM THE SHERIFF.

I was soon undeceived. About a week after the last note was due I had a call from a polite and affable stranger, who introduced himself as the sheriff of the county, and produced an execution against me for over \$1,300, and said his instructions were positive to levy on the farm unless the amount was paid at once.

There was that mortgage!

I could not pay the amount, and, the sheriff, as instructed, made the levy, and a few days later my fine farm was advertised at Sheriff's sale.

A LAND SHARK.

By this time I was able to go about without using crutches, but the broken leg was not strong enough to allow of my doing much work. I rode to the county seat one day to see if anything could be done to save my property. There I learned that Mr. Grimsley had gone east and did not expect to return, and that he had sold the mortgage to a regular land shark named Richard Bragdon. It seems that Bragdon had heard of my accident, and feeling sure that I would not be able to pay the notes, had bought them, expecting to buy in the property at a heavy sacrifice, and probably also get the relinquishment of my tree claim.

"You needn't expect any mercy from Bragdon," said a friend whom I consulted about the matter, "there is nothing of that kind in his composition. He'd sell you out if it turned you and your family out on the prairie without a board to shelter you, if he could make ten cents by it."

HIS POUND OF FLESH.

Nevertheless, I went to see Bragdon. He was a thin, chilly-looking man; his hand was cold as a snake. In fact he seemed snaky, even to his flat, retreating forehead, and very small, dark beady eyes.

I almost expected to see his mouth fly open and a red, forked tongue dart out. And I was in this man's power !

I stated my business, asking a renewal of the notes for a year, until I could raise another crop. He listened attentively and then said he was sorry, but he needed the money and must have it.

"But, Mr. Bragdon, if you buy in my farm that will not give you the money."

"No, but I can raise a crop on it next year and get my money in that way, and probably more. I think you have about a hundred and fifty acres of "old land" ready for crops, haven't you?"

"About one hundred and forty on that tract," I answered, "and with the chance to make another crop on that, and what I have broken on my tree claim, I can pay you and have a handsome balance left."

"If you can do that, I can. Business is business, and there is only one way that I know of for you to save your farm, and that is to pay those notes."

I saw that I might as well talk to an iceberg. He was bound to have his pound of flesh.

COUNTING UP RESOURCES.

I left him and went home with a heavy heart. On the way I figured over, for probably the thousandth time, the resources on which I could draw to raise this \$1,400. Before this judgment was taken against me, not being able to do the work myself, I had made

a contract for my fall plowing, 180 acres, at \$1.50 an acre, total, \$270. I had sold part of my wheat to raise this amount, and had about 200 bushels left, which would bring, at 95 cents, \$190. Then there were my oats in stack, perhaps 1500 bushels. After keeping out what I would be compelled to have for my stock, and paying expenses of threshing, I might realize for these about \$400. I might possibly be able to sell a couple of cows and a horse, and thus realize \$200 more. But all this would give me less than half the amount necessary to save my farm.

That evening my wife and I held a long consultation, and resolved to turn our wheat and oats into cash immediately, and sell what stock we could. If we could not save the farm the money would, of course, be needed. Notwithstanding the gloomy outlook, my wife was brave and hopeful.

"We will save this farm yet," she said.

"If faith and courage could do it, you've got enough to save a dozen such farms," I answered, "but, unfortunately, these are not legal tenders with Richard Bragdon."

NINE HUNDRED DOLLARS SHORT.

Next day I went over to the village—which for convenience we will hereafter call Kingston, though that was not its real name—to see what was the best offer I could get for wheat and oats. A new elevator had just been completed there, and I found the proprietor, Mr. White, ready for business. The cars

would not be running to Kingston for a week or two yet, but he was making contracts and receiving some grain which farmers were in a hurry to deliver.

The best offer I could get for wheat was 90 cents, and for oats 35 cents a bushel, but Mr. White made an agreement that if Minneapolis prices advanced before the delivery of the grain, he would give me a corresponding advance. During that week I delivered all the wheat, and the next week threshed and delivered the oats. For both I received from Mr. White \$568, out of which I must pay the expense of threshing. We had not been able to sell any stock, and it was now less than a week till the sale.

During that time I exhausted every resource to raise the \$900 still needed to save the farm, but without success. I had not succeeded in raising another dollar.

THE REASON WHY.

People in eastern states may wonder that, with my 160 acres of land and other property as security, I could not borrow this amount, but they must remember that there was at that time very little money to lend in this part of the country. Settlers were not capitalists, and had need of all their own means and generally more. A new bank had been started at Kingston, but its capital was quite small, and what it had was used entirely in short time loans—two and three months—and mostly in amounts of from \$100 to \$300. The two banks at the county seat had

more capital, but they, too, were discounting nothing but short time paper. Bragdon was a director in one of these, and of course that settled my business there. He did not want me to get the money. He wanted my farm.

There was another thing that I have no doubt operated against me : my building that house was regarded as a piece of extravagance, and evidence of a lack of business prudence and sagacity. I was comfortable in the little house, and ought to have lived in it at least another year, and so escaped this embarrassment. Pride built it, and "pride goeth before a fall." Money lenders don't like to make loans to men who have given such evidence of the lack of common business prudence. And so the day of sale arrived. The property was to be offered in front of the sheriff's office, "between the hours of ten o'clock A. M., and four o'clock P. M.," so read the advertisement. I resolved to go and see who bought it, hoping most fervently that somebody might outbid Bragdon, though that was hoping against hope. Those who had the money and might happen to want the place, would not like to bid against him, for he would never forget it, and he was a bad man to have as an enemy. So I went to the county seat, feeling on the way very much as if I was going to my own funeral.

THE SHERIFF'S SALE.

At eleven o'clock the sale was "called." There was

quite a crowd in attendance. The sheriff read the legal description of the property, recommended it highly from his personal knowledge, spoke especially of the fine new house, and then called for bids.

"Fourteen hundred dollars." sung out Bragdon.

The sheriff dwelt on this bid for several minutes. "Too bad, gentlemen," he said, "to sacrifice this property in this way. It is worth four thousand dollars if it is worth a cent. Remember it is less than three miles from the new railroad town of Kingston. Think of getting such a piece of property for only fourteen hundred dollars. Any man who buys it at two thousand dollars can double his money in six months. Do I hear fifteen hundred for it?"

"Fifteen hundred," came from the other side of the crowd.

Bragdon fairly leaped from the ground, his beady eyes gleaming with malice, and I am pretty sure his tongue darted out like a serpent's as he hissed,

"Sixteen hundred."

"Seventeen," responded the other.

"Eighteen," again hissed Bragdon.

"Nineteen," came from the voice on the other side.

"Two thousand," said Bragdon in a tone that seemed to say, "there now, that takes it." But he was mistaken.

"Twenty-one hundred," responded the other.

This spirited bidding had excited the crowd. They

were not used to it, and expected to see Bragdon bid in the property without competition.

"Go ahead, gentlemen," said the sheriff, "at this rate it won't take many minutes to get this splendid property up to something near its real value."

"Twenty-two," said Bragdon.

"Twenty-five," rung out from the other side, at which there was some clapping of hands among the crowd.

Bragdon's face at this time was a study. The malice there was in it was unpleasant to see. He hesitated a moment and then ventured another bid.

"Twenty-six hundred," he said.

The sheriff scarcely had time to repeat the words before the response came from the other side in clear, emphatic tones:

"Three thousand."

The crowd cheered again. Bragdon walked away muttering, and the sale was over. After dwelling a few moments on this bid the sheriff announced,

"Sold for three thousand dollars to Mr. —, what name, please?"

"I'll see you in your office," answered the successful bidder.

THE BUYER.

Who was he? During the bidding I had not been able to see him at all, and got only a glimpse of him as he went into the sheriff's office. He was a stranger to me and no one in town seemed to know him. He had arrived that morning, was seen to enter one

of the banks, had not been to a hotel, and that was all I could learn about him.

I was glad Bragdon had been defeated, but my home was gone all the same, and so after a short time I called at the sheriff's office to see the mysterious purchaser and learn when he would want possession. The sheriff introduced me to Mr. Hawley, of Ohio. He informed me that he had not bought the farm for himself but for a friend. His instructions were to bid as high as four thousand dollars for it, and to say to me that his principal, Mr. Samuels, would see me in a few days and arrange about possession.

TALKING IT OVER.

And so I went home. I told my wife all about the sale. We rejoiced that Bragdon had been defeated, and wondered when the buyer would come, and what manner of man he would prove to be. He must be well-off financially, or his agent, Mr. Hawley, would not have felt authorized to bid in the way he did. He seemed more intent on beating Bragdon than on getting the farm at a low price. In a few days, doubtless, we would see Mr. Samuels and learn all about his plans in regard to the farm.

I went over to my tenant's in the evening and told him the result of the sale, and who the purchaser was. Although he had taken the tenant house until the coming spring, he voluntarily offered to give it up any time I wanted to move into it—as he supposed, of course, I would do. Anticipating the sale

of the farm he had secured the refusal of another place a few miles distant, until this matter should be decided. We thought best, however, that he should wait until Mr. Samuels came before closing the lease for the other place. If Mr. S. did not intend to occupy the farm himself, possibly I might rent it of him for a year or two. It was not likely, though, that he would pay that amount of money for a place only to rent. He could have done better by buying cheaper property.

And so we both made our calculations to move, and awaited Mr. Samuels' coming.

WHAT WAS LEFT.

My great expectations had vanished into thin air. I had made the best fight I could to retain the farm and failed. I had my tree claim left, a small but comfortable house on it, a small barn, farming implements and some stock, and about \$500 in money besides the difference—about \$1600—between the amount of the judgment on which the farm was sold, and the \$3000 Mr. Samuels paid for it. So I was not destitute by any means.

But how we do all dislike the idea of coming down, even though it does involve no serious discomfort. I could live well on that tree claim, be out of debt and have money besides. But that quarter section that was sold had been my pride. There were the trees I had planted that first spring I was here, and there were the memories of the labors of my wife and

self in making a home, and our great joy when we knew that it was really and truly *ours*.

And now it was gone.

And there stood "Tom's Folly," a constant reminder of the ridiculous pride that caused all this trouble. If only that new house were out of sight, it seemed to me I could go to work on my tree claim with cheerfulness and new courage.

I had certainly paid dearly for the weakness of allowing myself to be persuaded to go in debt for a fine house.

A VISITOR FROM ILLINOIS.

Returning from my work to dinner one day I found we had a visitor—my old friend Sam. Bright, from Illinois—one of those, the reader will remember, who thought I had better let well enough alone and stay there instead of going to Dakota. He had inherited a good farm and some money, was of a conservative nature, prudent in business and had added considerably to his inherited property. He had a heart big enough to contain the whole world, and yet a head level enough to prevent the heart from running away with it. He was one of the most popular men in his county, and deserved it, for take him all in all, he was one of the best men I ever knew.

He had not caught the Dakota fever exactly, he was too conservative for that, but had come out to "see the country" and if a good investment should

happen to offer he was ready to take it. We had been boys together, and more like brothers than brothers often are, and so our meeting was as cordial on both sides as it well could be. We had dinner, talked over old times and old friends, and then came the inevitable question:

"Well, Tom, how are you getting along? I heard of your accident, and understand you've been having some other trouble lately. How is it?"

I told him the whole story, keeping back nothing, and confessing to the utter, inexcusable folly of the whole business.

"Yes, it was foolish, Tom, and no mistake. I thought you were too level-headed to be carried away like that. It has been a pretty expensive lesson to you, certainly."

"Yes," I said, "experience keeps a dear school, but fools will learn in no other."

"You're not a fool, Tom, not by a great deal. But like the rest of us you have your weak spots, and this temptation happened to strike you in one of them, and so got the better of you. But you'll be strong enough on that point hereafter; no danger about that. As I look at it you had here a comfortable fortune within your grasp, and let it get away from you just for the sake of getting that house a year or two before you ought to have built it. But such cases are not rare, by any means. Every day you may read of business failures caused by that very weakness—people anticipating their incomes by only a

year or two. And you say Samuels paid \$3,000 for the place. Where does he live?"

"I don't know. Mr. Hawley, who bid it in for him, lives in Ohio, and I suppose Samuels does, but I don't know."

"Did Hawley pay the sheriff the full \$3,000?"

"Yes, of course."

"It is a pity, a great pity," he said, "that you should lose such a place as this just as you were fairly started on it."

"Don't, Sam, don't," I exclaimed; "I know that, and have said it to myself a thousand times. But it does no good. It don't correct my foolish—worse than foolish—blunder. It will never get me this farm back. That is gone beyond hope of redemption."

A SURPRISE.

Mr. Bright sat thinking for some minutes, then took from his side pocket a large brown envelope, and handing it to me, said:

"Tom, there are some papers in there I want you to look over and tell me if they are genuine."

I opened the envelope, laid the papers on the table, and commenced the examination. There were my mortgage and three notes to Grimsley, afterwards assigned to Bragdon; the sheriff's receipt to Hawley for \$3,000, and his deed to Samuel Bright of this farm! For some moments I doubted my senses. Was this a dream, or had my troubles driven me stark crazy?

"What does this mean, Sam? Don't trifle with my feelings, I beg of you. Tell me what it all means?"

MR. SAMUELS.

"Now, just keep cool a few minutes, old fellow, and I'll tell you all about it in as few words as possible. In the first place Mr. Samuels is Samuel Bright. I heard of your troubles some time ago, and as I wanted to see Dakota anyhow, concluded that I would get 'round here in time to see if there wasn't some way out for you. Mr. Hawley, of Ohio, whom I have known for a long time, stopped to make me a little visit on his way to Dakota, and we came together. I went to see Bragdon and tried to buy his claim against you, but it was of no use. I might as well have talked to a rock. Then I got Hawley to attend the sale and bid in the property for me, and you know the rest. I had a double pleasure in doing this: first, it enabled me to do a good turn to a friend, and next I had an old grudge against that contemptible skin-flint, Bragdon. Years ago he violated every principle of honor to take a mean advantage of my brother William. I said then I'd pay him for that sometime, and I would gladly have walked from Illinois to Dakota for the revenge I've had this week."

A CALL ON BRAGDON.

"He never suspected that Hawley was acting for me, so yesterday I just dropped in at his office and

told him all about it. I first refreshed his memory about that transaction with my brother, and then showed him these papers and told him that Hawley was simply bidding for me; that I had now paid him back in part, and if there should be any other opportunities for paying off the balance of the score, he might expect me around, or somebody to represent me. He was just white with rage. He would have got your farm here for fourteen hundred dollars, and he knew it, if I hadn't got in his way."

My wife was sitting by while Sam told his little story, and before he was half-way through, the tears were rolling down her cheeks, and there was a mist, or something, in my own eyes, and when I tried to speak something came up in my throat, and the words couldn't get out.

MR. BRIGHT MAKES A PROPOSITION.

"None of that," said the big-hearted Sam, "none of that. You see I've killed three birds with one stone, as it were. I've done you a good turn, done a good stroke of business for myself, and had a little revenge on Bragdon. I happened to have some money to invest this fall and came out here for that purpose. Now I don't want your farm, and propose to deed it back to you, and then take a mortgage on it for that fourteen hundred dollars for two years, giving you the privilege of paying it off in one year if you choose. If my terms are satisfactory we will go to your county-seat to-morrow, get that sixteen

hundred dollars which is in the sheriff's hands, and have the papers all made and properly recorded."

There was more joy in that house, and more sunshine to the square foot on that farm, that day than anywhere else in Dakota.

LOOKING AT TOM'S FOLLY.

"Now this business is all arranged let us go over and see 'Tom's Folly,'" said Mr. Bright.

And we went. It was certainly a charming house, not too large, nor yet cramped in any way. There was plenty of light in all the rooms, large closets and plenty of them, and we could see nothing that we would desire to change. Our friend Bright enjoyed it as much as we did, and insisted that we move into it at once.

"I propose to sleep in my Dakota honse to-night, if I never do again," he said.

With our moderate supply of furniture moving was not a big undertaking, and before dark we were comfortably established in "Tom's Folly."

A BUSINESS TALK.

After supper, sitting by the bright, cheerful grate fire, Sam said he wanted to talk a little more business.

"All right," I said, "go ahead." I don't know of anybody who has a better right to talk business in this house than you have, nor who can do it so well."

"First, then, you are about to make a new start in business, so let us see just how you stand; take

an account of stock, as it were. Take a sheet of paper and set down carefully what you own, then what you owe, and strike a balance and see how you stand.

I did so, and this was the result:

RESOURCES.

160 acres of land with improvements, house, barn, etc., with 145 acres under cultivation,	-	\$4,000 00
Equity in tree claim with 35 acres under cultivation,		350 00
One self-binding reaper, say	- - - - -	250 00
“ mower.	- - - - -	50 00
“ wagon,	- - - - -	65 00
Two plows,	- - - - -	30 00
“ seeders	- - - - -	50 00
Four head of horses,	- - - - -	425 00
Five head of cattle,	- - - - -	150 00
Seven head of hogs,	- - - - -	70 00
Cash on hand,	- - - - -	500 00
Total,	- - - - -	<hr/> \$5,940 00

LIABILITIES.

Due Samuel Bright,	- - - - -	\$1,400 00
All other debts,	- - - - -	110 00
Total.	- - - - -	<hr/> \$1,510 00

“There it is,” I said, handing it to him. “I think that is about correct. I have not put in anything for household furniture, the smaller farming tools nor poultry. I have a fine lot of the latter and count them quite valuable in the way of furnishing a portion of our living. But I let these things go by way of margin so the statement may be entirely safe.”

He took the paper, looked it over carefully and said, "I think this is a fair statement except that you have put in your farm at least \$500 too low. With this house and the other improvements, and 145 acres under cultivation, it would be cheap at \$4,500. But as you have it here it leaves a balance in your favor of \$4,430. I call that a very good showing especially for a man who lost six months of valuable time with a broken leg, and has just got out of the sheriff's hands.

SOME PLANS FOR THE FUTURE.

"Now let us make some plans for the future. You have 180 acres of land under cultivation, and all plowed and ready for next spring's crops. What had you thought of raising on it?"

"Wheat and oats. I have found them the most profitable crops."

"Better than flax?"

"Perhaps not better, but just as good, and I prefer not to have too many different kinds of crops the same year. With my limited barn and granary room they are a little difficult to take care of."

"Well, suppose you divide the land equally between wheat and oats, what do you think they will average per acre?"

"If the season is at all favorable the wheat twenty and the oats sixty bushels. Those will be low averages if I can give my personal attention to putting in the crops in good time and good style."

"And what prices can you count on here."

"Wheat not less than ninety cents, oats not less than thirty; most likely more for both."

He took some paper and after figuring a minute continued: "Ninety acres wheat, 20 bushels per acre, 1800 bushels; ninety cents a bushel, \$1,620. Ninety acres oats, 60 bushels per acre, 5400 bushels; thirty cents a bushel, \$1,620. Exactly the same. And the probabilities of an increase of the average per acre, and an increase in the price, is about the same with each.

"Yes, I think so. People talk of thirty, forty and even forty-five bushels of wheat to the acre, and ninety and a hundred of oats, and I have no doubt such crops are sometimes raised, but they are exceptional. I'm going to try next year for some of those exceptional crops to make up for the losses caused by that broken leg."

"And by 'Tom's Folly,'" said he laughing.

"Yes, for if it hadn't been for 'Tom's Folly' I wouldn't have got that fall and broken my leg."

POTATOES.

"Are you going to do any more breaking next spring?" he asked.

"I hadn't thought much about that yet."

"I think you ought. You have 140 acres yet unbroken, and I would advise you to break at least 40 or 50 of that next spring. And I'd plant it all in corn and potatoes. I don't see why potatoes should not be one of your most profitable crops here, especi-

ally on sod. I understand 90 bushels an acre is not an unusual crop and that frequently 100 and more are raised. Suppose you break 50 acres next spring and plant half in corn and half in potatoes."

"That would be 2250 bushels of potatoes if they yielded only 90 bushels an acre. What in the world would I do with them all?"

"Well, you are now only three miles from a railroad station. Ship them to Minneapolis or St. Paul. or even to Chicago, to some reliable commission merchant, to be sold for you. They cost but little for seed, next to nothing for planting, as you drop them in the furrows when you are breaking, and nothing for cultivation. I want you to try twenty-five acres as an experiment, and if it don't turn out well you may call it 'Sam's Folly.'"

"All right, I'll do it."

CATTLE.

"And now, Tom, there's one other thing I want to suggest: you havn't stock enough. There are hundreds of acres of this rich prairie grass going to waste that might as well be growing into beef and pork for somebody's profit."

"Yes, I know that," I answered, "but I haven't had the money to buy stock with."

"That brings up just the point I was driving at. I want to go into partnership with you in the stock business here. Not on a mammoth scale, as they do on the ranches farther west and south, but with just as

many as you can handle conveniently in connection with your other farming. I'll furnish the money and you manage the business; all expenses, including a fair rate of interest on capital invested, and compensation for your services, and for care and keeping of the stock, to be charged to the firm, and all profits to be divided equally. What do you say?"

A WOMAN'S INTUITIONS.

"The proposition seems a liberal one on your part, Sam, but the matter is new to me. I'll think it over and consult with my wife about it, for a woman's intuitions in business affairs are often worth more than a man's best judgment."

"That's right, Tom; stick to that. Your head's level there, and no mistake. And now I guess we've had business enough for one day, let's try a night's rest in 'Tom's Folly.' I'm tired enough to enjoy mine, and have no doubt you can. So good night."

THANKFULNESS.

The complete revolution in our circumstances which this day had wrought, rendered sleep impossible for either my wife or myself until the "wee, sma' hours" had come and almost gone again. We talked over all the trials of the past year, the changed prospects for the future, and fell asleep at last with hearts full of thankfulness to the good Father who careth for us all.

THE MORTGAGE RENEWED.

The next day we all went to the county seat and

had the arrangement about the mortgage completed, after which Sam suggested a call on Bragdon, but as we were through with him, as I hoped forever, I declined and we returned home.

"Sam," I said to him that evening, "your proposition about the stock business seems very fair and liberal, but I don't think I had better accept it. It will involve a good deal of extra work and responsibility on my part, and I prefer, for the next year at least, to give my undivided attention to my crops. Perhaps I am over-timid, but remember that I've just got out of the sheriff's hands, and let that be my apology, if any is needed, for declining an offer that most men would be glad to accept."

"All right, Tom ; no apology is needed. I am confident there is money in the business, but perhaps you are right in not assuming any more responsibilities at present. But remember, I shall not let you off from that twenty-five acres of potatoes."

AN ART DIVINE.

Our friend remained with us a week, and a more delightful visit for all parties could not be imagined. My wife fitted up for him the pleasantest chamber in the new house. The furniture was of the plainest, but everything was arranged with that peculiar art, known only to a neat and tasteful woman, which with the cheapest materials produces the richest effects. It is something that most men can appreciate, but none can learn. To me it seems an "art divine."

PREPARATIONS.

During the winter I made an addition to my stables, and built another granary, at a cost for both of \$86. I engaged two of the best men I could find to assist me in putting in my crops, being determined to get them in as early as the weather would permit, and in the best possible manner, for, be it remembered, I had set out to raise some extra good crops this year.

PUTTING IN THE CROPS.

The reader will not be interested in the details of my spring work further than that I kept constantly in view my purpose to raise exceptionally large crops if possible. The season for sowing was a little later than usual, but I had everything in readiness, and every day in which work could be done was made the most of, so that I managed to get the crops—ninety acres each of wheat and oats—all in in good time. And with extra harrowing, wherever it was needed, and the liberal use of a new pulverizer which I had recently purchased, the ground was in the best possible condition. I felt the consciousness that I had done everything in my power to insure good crops, and if the season was at all favorable I would have them.

There is nothing that a Dakota farmer can do that pays better than the comparatively small amount of extra work necessary to prepare the ground properly for the reception of seed. Good breaking *must* be

done. The sod should be turned over evenly, smoothly and completely, and not with a patch every rod or two standing on edge so that the grass on it has almost as good a chance to grow as it ever had. It is just as easy to do the work well as in this slip-shod manner.

Then the back-setting should be thoroughly done, and in doing it the plow should be run deep, so as to throw up a liberal quantity of the loose, rich soil.

The right kind of work in preparing the ground and putting in the crops, will almost insure from twenty-five to a hundred per cent. larger crops. I have seen many fields of wheat that did not average over fifteen bushels per acre, when twenty-five, or even thirty bushels might have been had by proper cultivation. And the same is true of all other crops.

I commenced breaking as soon as my wheat and oats were sown. Hired twelve acres done at \$3.50 per acre, and did the balance of the fifty acres myself, and planted twenty-five acres in corn, and the same in potatoes.

HELPING SOD CROPS.

It is generally understood that sod corn and potatoes need no cultivation whatever, and they don't need very much. But if the farmer will take a sharp hoe, late in June or early in July, and go over his fields, cutting down all weeds and grass that may have made their appearance, and loosening the earth a little around the hills of corn, he will find that the

work will pay. Of course no other cultivation is possible on the sod. The destruction of the weeds, and so preventing their going to seed, will save work the next year, especially if the ground should be planted in corn; and the killing of the grass promotes the rotting of the sod.

THE GROWING CROPS.

You can well suppose that I watched the progress of my growing crops this year with more than ordinary interest. There was so much at stake. I wanted to get that mortgage removed from my farm, for although it was in the hands of my friend Bright, I knew that I could breathe freer and feel vastly more independent if it were cleared off.

The season was a fairly favorable one—neither extra good nor very poor. Twice I thought the crops were going to be seriously injured by drouth, but rains came in time to prevent much damage. But more rain would have been better.

HARVESTING AND THRESHING.

Harvest came, and I went to work with my self-binder and the necessary help, and got both oats and wheat in shock in good condition, and had time to run my reaper a few days for my neighbors whose crops were not quite so early as mine.

I decided to thresh and sell my crops without unnecessary delay. Wheat was then worth ninety-five cents per bushel at the elevator in Kingston, and oats

thirty-five cents. Some thought wheat would go up to a dollar or more, but the chances seemed about as good that it would drop to ninety cents. It did go to ninety-eight cents a week or two after I had sold mine, but I had got a good paying price and did not grieve over the loss of the three cents more a bushel that I might have received by waiting a little longer.

I need not dwell on the details of threshing and marketing the crops. Every farmer reader understands that it is hard work—the threshing especially. We had about the regular number of annoying delays caused by breakages and derangements of machinery. I don't suppose that any machine has ever been invented yet, or ever will be, that won't break and get out of order. Even the old-fashioned flail and grain-cradle would. The old-style fanning mill that was run by hand came about the nearest to being an exception to this rule. When I was a boy and had to turn it from morning till night I used often to wish that it would break down and give me a rest, but it never did.

My wheat turned out an average of twenty-eight bushels per acre, a total yield of 2,520 bushels; my oats a fraction over seventy-one bushels per acre, a total of 6,390 bushels.

What about the twenty-five acres each of sod corn and potatoes?

I cut up my corn to have the fodder for my stock during the winter. I would not do that again, for while abundance of hay can be made here at a cost

of not over \$1.25 per ton, it is cheaper than the corn fodder. But we used to cut up most of our corn in Illinois, and I thought it would pay here, too, but it does not now. After a while, when these prairie meadows are all taken up, of course it will. When the corn was husked and measured, I found the yield was forty-two bushels per acre, a total of 1,050 bushels.

THERE'S MONEY IN IT.

The twenty-five acres of potatoes turned out well, averaging ninety-four bushels per acre, a total of 2,350 bushels. I had been looking out in advance for the sale of these. Had corresponded with commission men in Minneapolis, St. Paul and Chicago, and after examining their references and terms decided to ship two car-loads to Minneapolis and two to Chicago. After paying freights and commissions for selling, I found I had realized two cents per bushel more on those sent to Minneapolis. Lower freights accounted for a part of this difference. My returns were twenty-nine cents a bushel for those shipped to Chicago, and thirty-one cents for those shipped to Minneapolis.

BALANCING THE BOOKS.

My crops being now all gathered and sold, let us see how the account stood for the season's work. As a matter of fact I did not sell the entire crops, as I reserved of each what was needed for family use, and keeping of stock; but to make the account more

clear and intelligible I credit the farm with the entire products, and then charge in the expense account the family living expenses and keeping of stock for the year. On this plan my account stood as follows:

DR.

Plowing 180 acres at \$1.50 per acre.....	\$ 270 00
New granary and addition to stables.....	86 00
One new pulverizer.....	50 00
• Seed wheat for ninety acres.....	122 00
Seed oats, corn and potatoes	61 00
Two men one month putting in wheat and oats..	40 00
Board for men.....	24 00
Twelve acres breaking, at \$3.50 per acre.....	42 00
Extra help in harvesting wheat and oats, 4 men 15 days, at \$2.50 each per day.....	150 00
Board of men	24 00
Threshing, including board of extra help.....	352 00
Help in hauling to market.....	77 00
Blacksmithing and other repairs.....	93 00
Cutting up corn.....	10 00
Husking Corn.....	15 00
Extra help gathering potatoes.....	36 00
Board of extra help.....	12 00
Extra help hauling to market.....	44 00
Expenses of family, including clothing and hired help for the house.....	495 00
Grain for stock.....	225 00
Incidentals	50 00
Total.....	\$2,278 00

Cr.

2520 bushels of wheat @ 95 cts.....	\$2,394 00
6390 bushels of oats @ 33 cts.....	2,108 00
2350 bushels of potatoes @ 29 and 31 cts.....	704 00
1050 bushels of corn @ 35 cents.....	367 00

Total\$5,573 00

Deduct expenses as above..... 2,278 00

Leaves profits for the year.....\$3,295 00

To this amount add the \$500 cash which I had on hand at the beginning of the year, and we have \$3,795 as the amount which I found myself ahead at the end of the year 1882.

ABOUT CERTAIN FAMILY EXPENSES.

I had worked hard and so had my wife, and we had both economized as closely as we could, and yet we had lived well. In the item of family expenses there was nearly a hundred dollars for hired help in the house, and there was nothing in all the \$2,278 that I paid so cheerfully, or that brought us more genuine comfort. And I want to commend this matter again to the special attention of my brother farmers. When you go out to get men to do your harvesting or threshing, or any other extra work, just remember that this involves a great deal of extra work in the house also, and get the necessary help for your wife, even if you have to pay what seems an exorbitant price for it. Nothing will pay better

in the long run. And there are times when there is extra work in the house when there may be none on the farm. Provide for this also. And don't wait for your wife to ask for it. A sensitive woman—as most women are, and *your* wife certainly is—will generally do the work herself rather than ask for the help she ought to have, even though it robs her of many hours in the night, when she ought to be asleep. It will rob her also of the bloom on her cheek, and the buoyancy and elasticity of spirit which your money can't replace.

RETROSPECTION.

Looking back over the year's work I certainly had no reason to be dissatisfied with the result. It stood out in pleasant contrast with the year before, and profiting by the mistakes of that year, I had greater courage for the work, and stronger faith in the outcome, of the future. My bump of caution had been considerably developed last year, and that of hope by the success of the present. No one can forecast the future ; he who trusts in God and does his level best, has done all that the best man can do, and is pretty sure to come out all right sooner or later. And if he has a well-improved Dakota farm back of him, he has a very substantial reason for increased confidence in the future.

CANCELLING THE MORTGAGE.

When I had got far enough along with my crops to feel certain of the result, I wrote my friend

Bright, telling him the situation, and inviting him to make us another visit and bring with him that mortgage and the note, as I wanted to pay it. He came, and by this time he had a slight touch of the "Dakota fever"—not serious enough to take him away from his delightful Illinois home—and I did not wonder at that, for he was as pleasantly situated there as he could hope to be anywhere ; but he was ready to buy land here and cultivate it "by proxy," as it were, provided he could find the right kind of man to rent it to.

The second day of his stay with us we went to the county-seat, and I paid him the amount of that note, with interest for thirteen months at ten per cent.; principal, \$1,400, interest \$151.67, total \$1,551.67, and he cancelled the mortgage on record at the Register's office, and gave me the original mortgage and note.

"Keep them, Tom," he said, as he handed them to me, "as a reminder of a severe trial and narrow escape."

"My wife shall take charge of them," I answered, "and if we are ever tempted by pride or anything else to go in debt for a thing we don't really need, we'll get these out and take a good look at them before we decide."

And my wife has those documents in her charge to-day, but we haven't as yet needed their help to say "No" when occasion required.

A BUSINESS TALK WITH MR. BRIGHT.

That night as we were sitting around the cheerful fire in our pleasant home—now *ours* in fact—Mr. Bright again brought up the matter of his own purchases of land in Dakota, not to speculate in its rise in value only, but for the purpose of bringing it into cultivation, and making as much out of the crops as he could, and having the benefit at the same time of the increase in value.

“What do you think of the plan, Tom?” he asked. “You’ve been here long enough to know whether it would be likely to prove a good investment.”

“It depends a good deal,” I answered, “on the kind of men you get to cultivate it. But with anything like decent farming it would prove a very profitable investment. And, Sam, I don’t know of any way in which you can make your surplus money do a greater amount of good.”

HELPING PEOPLE TO HELP THEMSELVES.

“You know there are a great many industrious and worthy young people in Illinois who would jump at the chance of coming out here and going on a quarter section and cultivating it ‘for all there is in it,’ if they only had the means. And not only Illinois, but the other States are full of them. If you will think a moment, I have no doubt you can make a list of a dozen or more in your own circle of acquaintances, ‘poor but honest,’ and industrious as the

day is long, who would delight in such an opportunity. They don't come because they haven't money enough to get here and get started, and they are afraid to venture with the limited means they have. If they felt that you, or some other man with money was back of them, they wouldn't hesitate a moment. And they would make a good showing when they got here. Why, I tell you, Sam, solely as a means of doing good it would be better to start a lot of those young couples in that way on these prairies than to found an orphan asylum; for if their children should become orphans they would be independent of asylums."

"But I'm talking business now, Tom, not benevolence. Of course I want to do all the good I can, and I'd like to do it in this way, provided it is safe and reasonably profitable. What can land be bought for around here now?"

"There isn't very much for sale near here. But I know of several unimproved quarter-sections that can be bought for from eight to twelve dollars an acre."

"If they are good why do their owners want to sell them?"

"For different reasons. A man may have proved up on his pre-emption and paid for it, and have no money left. Now if he could sell that for a thousand or twelve hundred dollars, and go further west and take a homestead or a tree claim, or both, you see he would have money enough to get a good start.

Then there are others who will sell anything they've got if they can get more than it cost them, and think they've made a fine speculation. One of these, for example, paid for his pre-emption with \$200. Now if he can sell out for \$1,200, he thinks he has made a thousand dollar speculation. And, of course, he has in one sense, but if he has money enough to go ahead where he is, in most cases he would do better to stay, especially as he is near a good market here."

WILL IT PAY ?

"But the important question comes up again," said he, "how can this be made to pay? If I should buy two or three quarter-sections, and should decide to put tenants on them to bring them into cultivation, what arrangement should be made that would be fair to me and to the tenant, and profitable to us both?"

ILLUSTRATING A CASE.

"Well, then," I answered, "to illustrate let us suppose a case. Suppose you know an industrious young couple in Illinois who would like to go west, but don't know where to go, and have no means to pay the expenses of hunting up a location and getting a start. You buy a quarter section here, in a good location and near a good market. It costs you, say ten dollars an acre, \$1,600. You pay the expenses of your tenants, and 'set them up in business;' that is, furnish the means to build them a

small house and stable, three horses for a breaking team, a cow, feed for the stock, a good plow, and something for their own support until the breaking season is over.

"Your total investment will be about \$2,500. That will be plenty, and less might do—a good deal less does a great many people, and they manage to pull through. But we will deal liberally with this couple of yours. Suppose they arrive here in the spring, in good time to build their house and stable, and be ready for the breaking season, which is not less than fifty days long. In that time he ought to break at least eighty acres for himself, plant a lot of it in potatoes, flax, oats and corn, and do enough breaking for others to earn \$60, or more, to pay living expenses.

"For your investment of \$2,500 you ought to have, say ten per cent. interest the first year, and you should let the tenant pay that in breaking sod at the regular rate, and give him the benefit of such sod crops as he could raise. When you consider the increased value of your land, you will find that would be a very good investment. Of all crops except those raised on sod you would have one-third. The tenant ought to plant at least ten acres of potatoes, and just as much of the balance of his breaking as possible in flax and oats, with enough corn to supply his stock. If he could get the money to pay for it, he would better hire enough help to put every acre of his breaking in crops. He should also put up enough

hay for his stock during the winter. For some of the assistance he would need in doing this, he could exchange work with his neighbors, and during harvest, with the help of his team, he ought to earn \$75. His sod crops, aside from the potatoes, would furnish abundant feed for his stock, and surplus enough to pay for all the supplies needed for the family, and his ten acres of potatoes would yield 900 bushels, worth at 30 cents a bushel, \$270. His earnings for the season then would be:

From breaking.....	\$ 60 00
From work of self and team in harvest.....	75 00
From 900 bushels of potatoes.....	270 00
Total.....	<hr/> \$405 00

“In this calculation you will notice that I leave out all the sod crops except the potatoes, as I allow them to go entirely to the family support and the keeping of the stock. And they will do that well. In the fall he does his backsetting and gets his land in good condition for next spring's crops, and during the winter he can (and will if he is a sensible fellow) fix up a great many things to add to the comfort and convenience of his home. In the spring he will have eighty acres in first-rate condition for crops, which he can put in wheat and oats—say sixty of wheat and twenty of oats. Then he will do forty or fifty acres more breaking, and on the sod raise another crop of potatoes, flax, oats and corn. If his wheat produced twenty bushels per acre and his oats sixty,

and he sold the wheat at ninety-five cents and the oats at thirty, these crops would realize \$1,500, your third (\$500) being twenty per cent. on your investment, besides the increase in the value of your land."

He listened attentively to my statement, and then said :

"I do not see any flaw in your calculations, but it seems to me you've laid out a good deal of work for that tenant."

"On the contrary, I've given him comparatively an easy time of it. If he stays in Illinois and works as a tenant there, he will have to do more work every year than I have laid out for him here."

"But a good tenant," he said, "would want to know, before coming here, what the advantage to him would be. He would say he might as well be a tenant in Illinois as in Dakota."

THE TENANT'S SIDE.

"The difference to him would be in the lower price of land here, and his much better chance of getting a farm of his own. My calculation gives him \$405 cash at the end of his first season's work. At the end of the second season, from the proceeds of his wheat and oats and sod crops, after paying expenses of harvesting and threshing, he would probably have a thousand dollars, but say only eight hundred, and he would still be twelve hundred dollars ahead. Now do you know of any tenants and their

families in your part of Illinois who can make such a showing as that?"

"No, I don't think I do," he answered.

"And the second year," I continued, "you would have 130 acres under cultivation. With a hundred of this in wheat and thirty in oats, you could reasonably expect 2,000 bushels of wheat, and 1,800 of oats, which would bring, say \$2,500. Your third of that would be thirty-three per cent. on your \$2,500 investment, and your tenant will have added eight hundred or a thousand dollars to his surplus."

A TENANT NO LONGER.

"And then," he said, "he wouldn't be anybody's tenant any longer."

"No," I said, "and he oughtn't to be. And there's where the greatest benefit to the tenant comes in. He becomes a land owner himself, and soon is independent. There is a great deal of capital in the east that might be profitably invested in this way, and there are thousands of poor families who might be thus helped to good homes on these rich lands. It is a practical combination of labor and capital, under which there would be no strikes, and by which any sober, industrious employee can in two or three years become an employer himself, and the owner of a good farm."

THEY WANT BACKING.

"But why," inquired Mr. Bright, "isn't it better for a poor man to take a pre-emption or homestead

at once, and thus cultivate his own land instead of mine, or some other man's?"

"If he has something to start on, it is. But it takes something for moving expenses, land office fees, a house, a team, a plow, and for the family's living until the sod crops can be grown, and a great many even who have enough ahead for all these things are afraid to make the venture. They think it better to endure the ills they have than fly to others that they know not of. If they had some one back of them with capital for a couple of years, they'd get able to go alone, and soon have homes of their own. Thousands of determined men do go on government land with barely enough money to get to their claims, and somehow they manage to pull through, and you'll see them in a few years comfortably fixed and independent. But of course they have a hard time of it for awhile. But even their privations are as nothing when compared with those of the old pioneers who settled the heavily timbered States, such as Indiana, Ohio and Michigan."

"Well, I am pleased with your plan, Tom," he said, "and think I'll try it on a quarter-section or two, anyway. But it's late, and we all ought to be in bed. So good night."

MR. BRIGHT INVESTS.

The next morning Mr. Bright decided to purchase two quarter-sections, if they could be had for a fair price, and send out tenants for them on his return

home. After some inquiry we found two that suited him, for which he paid \$1,500 apiece. He arranged for the building of suitable houses and stables upon them, which were to be ready for the tenants early in the spring. And then he went back to his Illinois home.

A HINT TO CAPITALISTS.

The plan which I outlined to him as above given, is well worth the consideration of capitalists and men without means, in the eastern and middle States. To the first it is a perfectly safe and very profitable investment, and to the latter it offers a fine opportunity for such a start in the west as will soon enable him to own a farm of his own. There is not a man with surplus money to invest anywhere who does not know of one or more industrious, trustworthy families whom he could start in this way, and who will never get a start in any other.

FALL WORK.

My fall ploughing was pushed vigorously, and by the help of several hired teams was all done before winter set in.

I reiterate here the great importance of putting the ground intended for spring crops in the best possible condition the preceeding fall. No work the farmer can do pays better than this, unless it be good breaking. I now had 230 acres under cultivation, and when the plow, and harrow, and pulverizer were through with it, you would have agreed with me

that it looked like a garden. I confess I was proud of it.

BACK TO THE OLD HOME.

We had decided to make a visit to the old Illinois home this winter, and so the week before the holidays we packed the necessary trunks and started. We had come out in the fall of 1879, and neither of us had been back in the three years that had elapsed. This, you will remember, was in December, 1882. It seemed really only a few months since, on that bright October afternoon, we drove up to the plain little house I had built during the summer, and for the first time went together into our own home. Then the nearest railroad was twenty-three miles distant, and on all this broad stretch of prairie there were only three houses in sight, and two of these were more than three miles away. Now there are neighbors all around us, and as good ones, too, as you will find anywhere, a good school house near by, a prosperous village with two neat churches within less than three miles, and every few hours during the day we can see from our door the railroad trains rushing into the village and out again. In the progress that had been made it seemed a generation since we came instead of only three short years. But so our great west grows.

The children were particularly delighted with the prospect of so long a journey, and enjoyed it to the utmost. They could hardly realize it when we arrived at our journey's end, for they had thought that it

was so very far "to Illinois" that we ought to be at least a week in getting there.

ILLINOIS HOSPITALITY.

There is no discount on Illinois hospitality, and our reception by the old friends was cordiality itself. During the first twenty-four hours I really think we received enough invitations to "come and make us a good, long visit," to have taken the entire winter and spring if we had accepted them all. And there was nothing of the half-way, simply formal tone about these invitations, either. They were given in a way that made you feel that they were *meant* to their fullest extent. Reader, if you don't know what this Illinois hospitality is, you have missed a great deal. I am sorry to say that there are a good many places in this country where it does not prevail at all.

MR. BRIGHT'S QUARTER SECTIONS.

Among the first men I met after my arrival was our good friend Bright, and of course we were all delighted to see him again.

"Welcome back to the old home," he said, in his cheery, cordial way; "we are all glad to have you with us again, and you can prepare for business right off."

"Why, what's up?" I enquired. "I came here on a visit and not on business."

"Well, only this," he answered, "that about every other man within five miles of here has been at

work, ever since he heard you were coming, fixing up a catechism for you about Dakota. Before you get through with half of them you'll wish yourself back on your Dakota farm."

"No, I won't. Just let them come on, and if there's anything that I know about Dakota that will be of any advantage to my old friends around here, I'll be only too glad to tell them."

"Better 'hire a hall,' as the boys say, and tell them all at one time, and be done with it."

"No, I couldn't do that—couldn't talk to them in that way—and if I could it wouldn't satisfy them. With many of them it is the most important business matter that could come before them—involving as it does the question of a home, and of their future success in life. What men want in such a matter is to sit down quietly and talk it all over with some one in whom they have confidence; who can give them the information they want, and then ask him all the questions they can think of. You see, Sam, I know how it is myself. A few years ago I would have given a good deal for just such an opportunity, and now if I can help people who are situated as I was then, it will give me real pleasure, and if my experience during the last four years in Dakota will be of any value to them, they are welcome to it, and I promise not to get tired dealing it out to them."

"'Tom's Folly,' and all?" he asked, laughingly.

"Yes, certainly, 'Tom's Folly' and all. I shall conceal nothing, although it is a little humiliating

to have to confess to such a folly as that. But what about the tenants you want for those two quarter-sections out there. Have you got them yet?"

"No, I haven't selected them yet. I guess I have had twenty applicants, though, since it became known that I wanted them, and all good people, too. I tell you, Tom, if I had a county of land out there, I believe I could put a good family on every quarter-section of it between this and next May on the terms you and I talked over last fall. Really, most of them seem to prefer it to homesteading or pre-empting. Only yesterday, in an interview with one of them he said: 'my means are very limited, and I am afraid to venture out there with my little family on what I have. But if I could make such an arrangement as you propose, and in that way get what little backing I may happen to need for a while, I *know* I could in a few years own my own farm. And that's something I never can do here.' And the man fairly begged for one of those quarters I bought in Dakota last fall."

"Didn't you suggest to him," I asked, "that it might be better for him to go farther out and take a homestead, or a tree-claim, or a pre-emption?"

"Yes, and really urged it on him. But he has very little money, and is afraid to venture with what he has. 'If I were alone,' he said, 'I would not hesitate a moment, even if I had only enough money to take me there and pay the Land Office fees. I'd go and get my claim and live in a dug-out until I could

get something ahead. But I can't think of taking my little family to such a life as that.' I tell you, Tom, that man has the right kind of metal in him."

"Yes, and we have lots of that kind in Dakota. They are heroes in their way."

ANOTHER HINT TO CAPITALISTS.

Capitalists are again respectfully referred to this suggestion. There is money in it for them—a much larger per cent per annum than any bonds or mortgages will pay them, and just as safe. And a man need not be a very large capitalist to do something in this line. From \$2,000 to \$2,500 will be enough for an experiment on one quarter-section, and he will be surprised at the handsome returns he will realize, and the rapidity with which his "quarter" will grow into a beautiful farm, and double and quadruple in value. And if he cares for such things—as I hope he does—he can all the time have the consciousness that he is helping some worthy family up to an independent position in life. There are as many openings for this kind of investment as there are deeded quarter-sections for sale, and I have often wondered that capitalists of both large and small means, as they rode over the broad and rich prairies, did not see, and make haste to improve, these golden opportunities. No actual residence on their part is required. If they wish they can continue to reside in their homes in the east, while their Dakota farms go on increasing in value, and yielding handsome re-

turns year by year. Fuller outlines of this method of investment, the reader will find in a former conversation with Mr. Bright on this subject in the preceding pages.

MY FRIEND SNYDER.

When I had concluded my conversation with Mr. Bright, my old friend, Robert Snyder, came along. "Come and see us," he said, in that bluff, hearty way of his, "and come to make a long visit, for I want you to tell me about Dakota, and I know it will take you a week to tell me all I want to know about it. They tell all sorts of stories about it here, and a fellow don't know what to believe. Unless you have changed a good deal since you went out there, I know you'll tell me the truth."

"What kind of stories do they tell, Rob?" I enquired.

"Well, one side will tell about blizzards, and cyclones, and drouth, and sod houses, and dug-outs and all that, and the other will tell about forty bushels of wheat, and a hundred bushels of oats, and eighty of corn to the acre, and big squashes and turnips and potatoes and melons till you can't rest. I want to know just how it is, anyhow, whether I ever go there or not. And I don't think I will."

AN ILLINOIS SUPPER.

And so a few days afterwards we went to Rob's and had a grand good time, as everybody does who goes there. The first evening, after supper—a gen-

uine Illinois supper, too, it was, with tender fried chicken, done to a turn, and cream gravy, a big plate of broiled ham of Rob's own putting up, delicious fried potatoes, bread white as snow and light as a sponge, butter, the rich fragrance of which you can never forget, coffee with rich, bubbly cream in it that made it like nectar, and so on. I mention these things to show you one strong reason why a good many people don't want to go west. They are afraid they can never have such living there as they do "at home." They forget that wherever they are is "home."

So that evening after supper we were all gathered around the blazing soft coal fire, and I asked Rob what he would like to know about Dakota.

BLIZZARDS.

"Well," he answered, "tell us about the blizzards, and the dug-outs, and the forty-five bushels of wheat to the acre, and—well, everything."

"The blizzerd first, then," I said. "I've not seen but one, and that was not one of the worst, though it was bad enough. First there came a high wind, then in two or three hours a heavy cloud, not very black, and then the snow, first in scattering flakes, and then thicker and thicker. At first I lost sight of my neighbors' houses—they were shut out by the driving snow—then my barn was hid, and a little later I couldn't see ten feet from the house in any direction. The snow didn't seem to come down—it

just swept past us—and yet plenty of it did reach the earth in drifts. Sometimes it would let up a little, and then, as if to make up for lost time, commence again with renewed fury. And that's about what a blizzard is."

"And how long does it continue?" he asked.

"From two hours to two days. The one I have described lasted about a day and a half."

"Were any lives lost?"

"No; people can judge pretty well from the character of the wind and the appearance of the clouds, whether there is going to be a blizzard, and so they get their stock into shelter, and themselves also. Of course if a man should be caught out on the prairie in such a storm he would have a hard time of it, and some years ago, when houses were far apart, some lives were lost, but I have never heard of any since I have lived in Dakota."

"And you've had only one blizzard since you lived there?" he inquired. "Why some people think you have two or three every winter."

"I am giving you my own experience," I said. "Of course we have some cold weather there when the mercury gets down to twenty or thirty degrees below zero, but this don't last very long, and while it continues the air is so dry and still that you don't feel it as much as you do here when the mercury is a good deal higher. I never knew a high wind to blow there while this cold weather lasted."

A DUG-OUT.

"And what about a dug-out," Rob continued. "What kind of an institution is that?"

"Well, we will suppose a man to arrive on his homestead with his family, an ox-team and wagon, a few articles of household furniture and no money. He can't buy lumber to build a house, and so he selects a convenient hillside and goes to work digging into it. A few days' work make a sort of side-hill cellar as large as may be necessary for his family, with the door in front and the floor on a level or a little above the level of the ground outside. He manages to get a few poles, lays a foot or two of sod around the top to make a place for windows and ventilation, lays the poles across and covers them with prairie grass, and the house is done, except the door and chimney. The latter is built of stones and sod. Of course a dug-out is warm in winter, and, if large enough a family may get along quite comfortably in one till they can do better. But they generally get out of them as soon as possible. If their house is ever so small and humble a Dakota family prefers to have it all above ground. And they generally can if they are reasonably industrious. But this shows you the earnest and determined spirit of many of our Dakota pioneers. The man who wants a farm of his own so much as to be willing to live in a dug-out a while in order to get it, is pretty sure to have one sooner or later. Many who commenced in a dug-out

are now in comfortable houses on their own well-improved farms. But I don't advise a man to begin in a dug-out if he can help it."

ABOUT BIG CROPS.

"Well, what about those big crops out there—forty-five bushels of wheat to the acre, a hundred bushels and more of oats, five hundred bushels of potatoes, and so on?"

"As a rule you want to take those stories with a degree of allowance, just as you do the wild stories about blizzards and the mercury getting down to fifty and sixty below zero. Such crops have been raised, there is no doubt about that, but they are exceptional. A man may get forty-five bushels of wheat to the acre from a few acres of his ground in a very favorable season, and with everything else favorable. And I have seen a hundred and five bushels of oats taken from an acre. But if any man has secured any such averages from any considerable number of acres, I have never seen it or heard of it. Now last year I took all possible pains in putting in my crops, the season was a tolerably good one, and from 90 acres of wheat I got an average of 28 bushels per acre, and from 90 acres of oats 71 bushels per acre. I think I had a few acres of wheat that might have turned out forty bushels, and an acre or two of oats that would have gone very nearly a hundred. But the right thing is to take the averages."

THE DROUTH.

"And they tell stories about the drouth out there," continued he, "and say that the summers are too dry for successful farming."

"Again I will come right down to my own experience," I answered. "The annual rainfall is not so heavy as it is here in Illinois, and in Indiana and Ohio. The official reports settle that. But they also settle another thing, and that is this: that our heaviest rainfall comes in May, June and July—just at the very time the growing crops most need it. Here in Illinois you have a good deal of rain in winter, and your heaviest rains are in the early spring months, when it can't do the crops any good. One year, since I have been in Dakota, the summer was too dry for first-rate crops, but there was nothing near a failure of crops on account of the drouth. In fact we raised what would be called in most of the States fair average crops. In some of the States you have heard of complete failures from drouth, not one alone but a good many of them. But you have never, truthfully, heard of such a failure in Dakota.

"Now, Rob, I am not saying this to induce you to go to Dakota, for I don't want you to go. You know I'd like to have you for a neighbor, but you own a splendid farm and are doing well enough here, and had better stay. But you wanted information about Dakota, and I'm telling you the truth about it."

"And do you really like the climate there?" he asked.

" Yes, and no. If I could make the climate I am to live in, I would have it neither too hot nor too cold, too wet nor too dry, but just right. I don't like a blizzard, and I would rather the mercury didn't get down quite so low as it does out there sometimes in the winter, nor go quite so high in the summer. And if I could have the rain just when I want it, and just enough of it, and never too much, that, of course, would be delightful. But we can't have those things just as we want them anywhere that I know of in this world, and so take it all in all, I like the Dakota climate better than I do that of Illinois. We seldom have any mud there in the winter, and not much in spring or fall. And the climate is invigorating and healthy. With many persons it acts like a tonic. I never knew but one case of chills and fever there, and in that case the man brought the malaria in his system from New York, and, like some of the evil spirits of old, it gave him the worst shaking up just before it left him, for it did leave him, and he has had no sign of the disease since, and that was more than a year ago.

DOES NOT CURE EVERYBODY.

" Still the climate does not agree with everybody. Some cases of nervous troubles grow worse there: the doctors say the air is too stimulating for them; but other cases get well. There isn't as much rheumatism in Dakota as there is in damper climates, and yet some rheumatic cases grow worse there. The

same is true of consumption and other lung troubles. A great many recover in that invigorating air, and the doctors all tell me that a case of consumption never originates there, and I am inclined to think that is true, or nearly true. Colds and coughs are much less frequent there than here in Illinois. I think that is because there are fewer sudden changes. It isn't a low degree of temperature that gives people colds, but sudden changes. Yet people do have coughs and colds there, and you needn't take any stock in that old story that you never hear anybody cough in a church or other assemblage of people. It is not true. If you go into a crowd you will very likely hear somebody cough, but not so frequently as here. I am not a doctor, but I don't believe much in sending people away from home when they are sick, unless they have enough money to afford to travel a good deal. Florida will suit one, and Dakota another, and they can't tell which will suit them best till they try, and people of limited means can't afford to go traveling up and down the country to find the place they feel the best in. I know some consumptives in Dakota who would no doubt be dead if they had staid in their old homes, or gone to Florida. Now they seem entirely well. No doubt there are those in Florida who got well there, but would have died if they had gone to Dakota. As I have just said, there is no way to know about what climate will suit any particular case but to try, and I would try Dakota first."

SOME PEOPLE WHO OUGHT NOT TO GO.

"I should think," Rob continued, "that you would strongly advise every poor man to go to Dakota, as well as many who are in good circumstances."

"No, I don't—not by a great deal. Some men fail there as well as elsewhere. Some are like a locomotive: they have a great deal of power in them, but they need somebody to direct them; otherwise they soon get off the track and smash things. Such of these as are on a good track, and have a good engineer to keep them on it, had better stay where they are, because they may not find another so good a track nor so good an engineer in Dakota or anywhere else. Then there are a great many people in good circumstances, from the well-to-do to the rich, who ought not to move. Generally every man must decide the matter for himself. If he has a wife he should consult her, of course, and often her judgment will be worth more than his, and she will give him 'points' that he had never thought of before.

"There is no doubt at all that there are thousands and tens of thousands of people, in the eastern and middle States, who would greatly improve their condition and their children's by going either to Dakota or some other part of the great west. And they are going every day. The railroads are full of them, the hotels are full of them, and even the great, broad prairies are getting full."

THE PEOPLE WHO ARE THERE.

"And what kind of people are they, generally?" he asked.

"As good a class as you will find, on an average, anywhere in this country. A majority of them are Americans, and they come from all over the northern States, commencing with Maine and ending with Minnesota and Iowa. They are generally wide-awake, earnest, energetic people, determined to make good homes for themselves and their children in the great new west.

"You will find plenty of college graduates among the men, and among the women are the graduates of many of the best female colleges in the United States. I have seen a cabinet organ in a dug-out, and a piano in a sod-house, and you will find plenty of the best newspapers and magazines in the houses of most of those prairie pioneers. Wherever such people plant themselves you will see the church and the school house springing up almost as soon as you see their sod crops showing green above the black soil.

NEWSPAPERS.

"And the way local newspapers flourish on those Dakota prairies is simply a marvel. In one county, a hundred miles west of my home, in which three years ago there was not half a dozen settlers all told, there are now eight weekly newspapers. In another town, of not over 600 inhabitants, not long ago

saw one of the latest improved power printing presses run by steam, and printing a paper larger than any you have in this part of Illinois. What a magnificent population that will be in a few years ! I don't mean great in numbers, although it will be that, too, but great in the moral power that carries a people rapidly onward and upward to the highest and best in civilization."

AND SATAN CAME, ALSO.

"But I suppose you have saloons out there as well as churches and school houses," he said.

"Yes, I am sorry to say we have. 'And Satan came also among them,' was said of a notable gathering a good many thousands of years ago, and he has kept on 'coming' ever since wherever anything good was going on. But you seldom see a drunken man. And a vigorous effort is now being made to have a prohibitory clause engrafted on the constitution when Dakota comes into the Union as a State. It may not succeed now, but it can't be put off many years."

"Well, Tom," continued Rob, "you've told me more about Dakota to-night than I ever knew before, and what's better I know it's all true. It wouldn't take much more to carry me into a regular fit of the Dakota fever."

EMPHATICALLY NO.

"No, Rob, you mustn't take it. If there was any way of being vaccinated against it, I'd have you op-

erated on right off. You are well enough off here ; you own a splendid farm and have a charming home. Your parents are here, and it would be a sad blow to them to have you move away. You mustn't think of it. If you have any surplus money to invest, go and talk with Sam Bright, and see the scheme he is working up to do good and make money at the same time. There are openings of the same sort for you, without moving away from your pleasant home and associations. But see, it is away past your usual bed time, so good night."

"No matter about the usual bed time. We don't often have you here to talk Dakota to us. Good night."

SEEKERS AFTER TRUTH.

And so it went on from day to day and night to night. There was an eager desire among all classes to learn the truth about the Territory into which people are so rapidly flocking.

"We can get circulars and pamphlets and no end of other documents," said one, "from railroad and land companies and real estate agents, but of course they are interested parties, and we don't know how much of their stories to believe."

A CALL FROM A MECHANIC.

I was deeply interested one evening in a call from a Mr. John Harmon, a carpenter. He was a quiet, unassuming man, well liked by everybody, who had as much work at his trade as he could do, and was supposed to be in comfortable circumstances.

"I hadn't much acquaintance with you, Mr. Taylor when you lived here," he began, "but I wanted a little talk with you about Dakota, and to ask your advice about some things. You see we—my wife and I—have been talking a good deal for a year or two back about going out there to try and get a farm, and we have heard so many different stories about it that we've been afraid to venture. And so when we heard that you were back on a visit to your old friends, we said we knew that you would tell us just how things are, and whether we had better go or not. And that's what I've called for."

"I am glad to see you, Mr. Harmon, and will cheerfully give you any information about Dakota in my power. But you seem to be well-situated here. Are you not doing as well as ever?"

"Yes, I presume I am."

"Laying up some money every year?"

"A little, not very much."

"You own the house you live in, I believe?"

"Yes, sir."

"And have a snug sum laid by for a rainy day, I suppose?"

"Not very much, sir. You see we concluded to buy that property we live in, so as to have a home we could call our own, and that took most of the savings."

"But you have something besides that. About how much? You know I don't ask out of idle curiosity, but that I may be able to give you sound advice."

"Certainly, I understand that, sir. We have now about nine hundred dollars in the savings bank."

"And your property here is worth how much?"

"I paid \$1,800 for it, and have made a good many improvements since. I think I could sell it for \$2,000, maybe a little more."

"And you have been in business here ten or twelve years?"

"Yes, nearly fifteen."

"So that, besides supporting your family, you have laid up about \$200 a year."

"Yes, sir, that's about it."

"And you have generally lived well?"

"Yes, sir, we have lived plainly and comfortably, but we have economized closely and worked hard, and we feel that, somehow, we ought to be getting ahead more than two hundred dollars a year. I am not quite forty years old, have good health, and if I keep it I can do a good many years' work yet. There are three or four other mechanics in town who feel very much as I do about this matter, and we have talked together a good deal about it during the last year or so, and had almost made up our minds to go to Dakota, when we met with an article in a Chicago workingman's paper that rather discouraged us. I wish you would read it and tell me what you think of it?"

And he handed me a well-worn paper containing the following:

"It takes money to start a farm; it takes training

and experience to carry it on successfully after it is started; and not all the men in the world are adapted to farming, any more than all are adapted to engineering, painting portraits or preaching. These fellows who are always advising workingmen to 'go out on a farm and become independent,' seem to think a farmer can grow clothing, groceries, wagons, harrows, threshing machines, feeders, sulky plows and doctors' bills along with his other 'garden sass.' They are mistaken. He can only possess himself of these necessities by exchanging the things he can produce. Somebody must make the clothing, threshing machines, etc., and supply the farmer, taking in exchange the products of the farm. If all the clothing and threshing machine makers went to raising wheat the farmers would have to go without clothes and the wheat would rot in the fields for want of means to turn it into flour. Are those people who advise all the workingmen to go west and get farms prepared to show how a poor devil that is barely able to buy bread and pay the landlord, can become possessed of the \$1,000 or \$1,500 that is necessary to take him and his family out there, put up a shanty and support them until a crop can be raised, to say nothing of buying tools, wagons, horses and seed? Are they prepared to show all the workingmen of the cities the exact location of those same rich lands that are not already held by railroads or other land-grabbers, and to gain possession of which a few hundred dollars more will be required?"

I read this carefully, and when I had finished he asked:

"Well, what do you think of it, sir?"

AN ANSWER TO A NEWSPAPER.

"There is a good deal in it that is true, and a good deal that is not. The writer of that article puts all mechanics in one class, and they don't belong there. No two are alike or situated alike. Now I am very far from advising everybody to go west; on the other hand I advise a great many not to go, and there is not the least danger that so many will go that there will be nobody left to 'make the clothing, the threshing machines,' etc., as this paper says. There are plenty of men working at these and all other trades who are doing better where they are than they would do in the west. They ought not to go, and many of them never will.

"Then, on the other hand, there are a great many who could do much better in the west than where they are. Thousands of these have gone and are doing well, and thousands of others are going. Of course some of those who ought to have remained where they were have gone, too, and others of the same class will go. People don't always get into the place that fits them best, and many who do get there don't stay. That man does a good work who helps people into the places they can best fill and helps to keep them there.

"But let us return to your case. You could land

in Dakota with \$3,000 cash in your pocket. You don't know much about farming, but you have a fair knowledge of general business. Now the question is, had you better leave a business here that is paying you a living and \$200 a year besides, and go to Dakota? Would you be better off there in five years from this time than if you staid here? In all human probability you would."

"Then, if I should decide to go," he said, "the important questions come up, where and when shall I go, and what shall I do when I get there?"

"You should secure a farm, by all means. If you don't do that you had better stay where you are."

"But I am no farmer. Do you think I could succeed on a farm?"

"You would not need to go to work on it with your own hands. You could earn more, for several years to come, anyway, at your trade, and hire your farm work done. And the same is true of mechanics in other branches.

A FARM AND WHAT TO DO WITH IT.

"Get your farm, if possible, near enough some good town for you and your family to live on it, so that you can carry on your business in the town. Not only there, but in all the country around there will be a great deal of building to be done for many years yet. And as you were speaking of your friends, I will say that there is plenty of work in those towns for *good* mechanics of all kinds. But every one who

goes should aim to get a farm at once while land is cheap. If he can't do that he is just as well off, perhaps better, where he is. If he can get a farm, and as rapidly as his means will permit, bring it under cultivation, he will soon find himself independent. If he can make his home on the farm so much the better, for it will save rents, and he will find his family expenses rapidly running down, as the living will be largely drawn from the farm. If he attempts to work the farm at first, and never was used to that kind of work, he will find it very awkward. It will certainly pay him better at first to work at his own trade, which he knows how to do, and hire men to cultivate his farm who know how to do that work.

"In your case it might be somewhat different, for a man who can drive a plane would soon learn to drive a plow. But very generally the mechanic will find profit for awhile, anyway, in sticking to his trade and hiring his farm work done. Gradually he can work into it, if he wants to."

"But can I get good land near a good town now?"

RAILROAD LAND.

"Not government land. But you can generally buy deeded land at a fair price. And right here I want to say a word in behalf of the land-grant railroads. I am not in favor of any more land-grants, and it is not likely there will ever be any more. But most of those we have are a great benefit to a great many people. They will sell you what land you

want—anywhere from forty acres up—for a low price and a very small payment down, and the balance on such long time that any man can pay for it out of the crops and scarcely feel it. And now, while the government lands are generally taken for from ten to twenty miles back from the railroads and towns, you can get choice tracts of railroad land very convenient to good towns. Then you have from the start, and always will have, a good market. Of course if you take government land, and in a year or two a railroad comes along somewhere near you, then you are all right and have saved the cost of the railroad land. I say this to you solely in your own interest, and not in that of any railroad company.”

“Would you recommend to me any particular location?”

“No, there is not much difference. Get as near some good railroad town as you can. Generally the county seats are the best, but not always, for capital and energy sometimes do more for a town than the location of the county offices in it.”

CHOICE OF LAND.

“Is there much difference in the quality of the land?”

“Not much, but of course there is some. You either want to select your land by seeing it yourself, or by having some friend in whom you have confidence, see it. But as this is to be your home, I would advise you strongly to see it yourself. You

will sometimes find a tract of thin, stony land, while the section or quarter section adjoining it will be of the best."

"When is the best time to go?"

"Generally the early spring is best, and most people prefer it. Some, however, go in the fall and put in the winter getting ready for the spring work. In your case I should say decidedly go in the spring, for you would then be there in time to make contracts for the season's building, and to arrange to get some work done on your farm. It would be better for you to make a trip before moving your family out, to look at the country and select a location. Three or four weeks spent in that way would pay well, and you would always afterwards be better satisfied with your location."

"I thank you for the information you have so cheerfully given me. It is practical—just what so many of us need, and do not know where to get."

And so these things went on during all our visit. People in every station in life were anxious to learn the truth about Dakota. So many wild stories had been told them on both sides that they did not know what to believe.

THE CLIMATE AND VERACITY.

One good old Presbyterian brother, who had been diligently seeking information for almost a year, came to me totally perplexed, and said: "There must be something in the air out there that stimu-

lates men to tell exaggerated stories on one side or the other."

"Not at all," I said. "A successful man anywhere is likely to take a rosy view of things, and an unsuccessful one the reverse. All men who go to Dakota are not successful, and those who fail are apt to blame the country for it. The truth lies between these extremes. The country does offer grand opportunities to men of courage and determination. There is no mistake about that. But all men do not possess these qualities."

JAMES HARDY.

I was deeply and sadly interested in the case of James Hardy. He was about my age, and we had gone to school and played together as boys, and had been friends all our lives. He had married a year or two before I did, and rented some land on shares some two miles from the farm on which I was living at that time. He was strictly temperate, clever, kind-hearted, and one of the most industrious men in the county. He was everybody's friend, and everybody seemed to be his. Indeed, I don't think he ever had an enemy in his life.

But somehow he could never get ahead. The fates, or luck—whatever these things may be—seemed against him. He generally had good health himself, but if ever he was sick, it was pretty sure to be just at the time his crops most needed attention. His wife's health was poor, and one of his three children had

died after a long illness. So, with loss of time, heavy doctors' bills and all that, James Hardy made no headway.

DISCOURAGED.

I met him a few days after my return to Illinois, and he had a sad, discouraged look, the very opposite of the bright, buoyant-hearted boy and hopeful young man I remembered so well. He greeted me cordially, but in a subdued, almost melancholy tone that of itself was an index to a heart heavy and discouraged by ill-success in life.

"I am glad to see you, Tom," he said, "and glad to hear that you have done so well in Dakota. Like most of your friends here, I thought you were making a mistake when you went there, but it is clear now that we were all wrong and you were right. I only wish that I had gone when you did."

"I am very glad to meet you again, Jim," I answered. "They tell me you have had a rather rough time of it, and I am sorry to hear it, for I know you have worked hard and deserved to prosper."

"I've done my best," he said, and his voice had tears in it if his eyes had not; "but everything seems to go against me, and I am almost discouraged. It hardly seems worth while to try any more."

"You must not allow yourself to be discouraged, Jim," I replied. "It is *always* worth while to try again. You are honest, industrious and 'chock full of days' works,' and there are better times ahead for you, I feel sure."

"It is easy for a successful man like you to look on the bright side of things."

"There is nothing remarkable about my success. A good many others have done better than I have, and it is a mistake to think that it has been all smooth sailing with me. I've had a liberal share of discouragement and bad luck, plenty of hard work, and the prospect ahead was gloomy enough sometimes."

"But you have pulled through all right, and I haven't. And that's what troubles me so. Do you think there is any chance in Dakota for a man like me?"

"There is a chance there for any honest, temperate, industrious man. Understand, I do not say that all such ought to go there—not by any means. But I know you, and know your circumstances, and believe you could do well if you were once located there on a claim of your own."

"But how am I to get there, and get a claim without any money?"

"You have *some* money, I suppose?"

"I wouldn't have a cent if my debts were paid. Now, if you can tell me how I'm to get there, secure a claim and get started on it without any money, I'm ready to go now."

WHERE THERE'S A WILL THERE'S A WAY.

"You can't. There's no use thinking about that. You would need money for railroad fare and land office fees, if nothing else. But if a man makes up

his mind that he *will* go, and *will* get through some way, he can do it with very little money."

"Well, I'm just in the situation, and in the state of mind to say that, and to do anything honest to get a start. As for myself, I'd walk there, and when I got on to my claim would live in a dug-out, or any other way, if I could only see, somewhere in the future, a chance to have a home of my own. But while I would be out there, I would have to provide in some way for my family. And how a man with no money at all to start with is to do that, is more than I can tell. For all that I can see, I shall have to dig away here until, by some stroke of good luck, I can go to Dakota, or some other part of the West. There seems to be no hope of my getting there very soon."

A PROBLEM.

He said this in such a despondent tone that my sympathy was aroused more than ever, and I felt determined to see if something could not be done for him at once. So I said:

"The problem seems to be about this: Given, a man in Central Illinois, temperate and industrious, with a wife and two children, and no money; how can they be transferred to Dakota and put in a way to get a home of their own?"

"Yes," answered Jim, "that's about the problem, and I don't see how it can be solved short of a miracle."

"Well, let us see. My friend Mr. Bright, when he

was in Dakota last fall, bought two quarter-sections of land for the purpose of putting a tenant on each, and furnishing them with the necessary means to get a start. One of those places would have suited you exactly, but he told me yesterday that he had engaged both his tenants. Now, do you know of anybody else who would invest from \$2,000 to \$2,500 in a quarter-section in the same way, if they were reasonably sure that the investment would pay from 20 to 30 per cent per annum?"

"I don't know of any one who would be likely to do so," he answered.

"Then do you know anybody who would lend you from \$200 to \$300 to start on?"

"If I could give security the money could be had. But how is a man in my circumstances to do that? I have no property, and, of course, no credit."

"You have the credit of an honest name, Jim. Anybody who knows you knows that you will pay every cent you owe, if it is in your power to do it. Now, if you can be put into a position where you will have a good chance to get a start and make something for yourself, it seems to me you have friends enough about here to furnish you the little amount of money you will need to start with."

"But I can't 'pass the hat' for that purpose, Tom. I know I am poor, but I can't go begging as long as I can work."

"I didn't mean that. Put it on a strictly business basis. There is plenty of money to be had about here

at 10 per cent interest, on good security. Now, make a note for \$300, payable two years after date, sign it yourself, and then see if you can't get five of your friends to endorse it. You may count me as one. I think Sam Bright will be another; Squire McCreary another, Rob Snyder the fourth, and I guess you can find the fifth. It will not be much for each if we should happen to have it to pay, and I am sure you have four friends besides myself who are willing to take that slight risk for the purpose of giving you a chance to get a start in life and secure a home for yourself and family."

The tears came into his eyes as he took my hand and said: "Thank you, Tom; a thousand thanks. This is the first gleam of sunshine that has brightened my future for a long time, and if I only *can* get this chance to work out and up, and secure a foothold once more, I will show you and all my friends that Jim Hardy is worthy of their confidence, and knows how to appreciate a favor."

That afternoon he came to me with a note properly made out. He had seen Squire McCreary and stated the case to him.

"I'll not sign the note, Jim," the Squire said, "because I don't endorse notes for anybody; but I will lend you sixty dollars for two years on your own note, without any security, and you just make the other note for \$240, get four names to it instead of five, as you proposed, bring it to me and I will let you have the money."

I wonder if the generous-hearted Squire ever knew what a great burden that little speech lifted off from Jim Hardy's heart, and what a flood of sunlight it caused to fall upon his future. Jim tried to tell him but broke down in the attempt, and so left him with a few broken words of thanks.

The balance of the business was easily arranged. for Jim's neighbors all had confidence in him, and seemed glad to take what little risk there was in giving him a lift into better prospects. And Jim himself seemed another man. The sad, discouraged expression left his face, and a brightness that was all the time ready to break into a smile came in its stead, and he seemed, in a single day, to have grown ten years younger.

It was decided that his family should remain where they were for the present. "I can live in a dug-out or any way," said Jim, until I can make things comfortable for them out there, and then I can send for them."

Col. Worthington, on whose farm Jim had lived for eight years, said they could have the little house and two or three acres surrounding it free of rent as long as they wanted it, and he would also see that they had plenty to live on while they stayed. Jim protested at first that this seemed too much like making paupers of them, and he could not permit that, but the Colonel would not listen to such talk. "See here, Jim," he said, "you've worked for me most of the time for eight years now, and there never

was a time when you hesitated to work late at night, or before daylight in the morning. when my interests seemed to require it. Now I have the opportunity of paying you back in kind, and am going to do it. It will simply be paying a debt I owe you, and there is nothing like charity in that, I'm sure. While your family remains here they shall want for nothing."

If Jim hadn't accumulated any money in those eight years, he had certainly made a good deal of capital in the way of true friends.

ANOTHER PROBLEM.

My problem had now changed somewhat, and could be stated as follows: Given, a man in Central Illinois with a wife and two children, and \$300 borrowed money, to be paid back in two years, with interest at ten per cent; how can he and his family be transferred to Dakota, put in a way to get a home of their own, and repay this money when due?

James Hardy would follow my advice implicitly. Indeed he would look to me for advice, and expect it, for some time to come, until he should be fairly started and able to take care of himself. Experience in a new country counts for a good deal, and he knew it. If there had been any government land in my neighborhood I could have settled the matter very easily. But there was none, and with Jim's \$300 the purchase of a relinquishment was out of the question. I could send him out some place where government land could be had, but feeling responsible

for his success, I wanted to have him near me so I could render him assistance, if necessary. I thought the matter over very carefully, and finally decided to have him buy 80 acres of railroad land. There was a quarter section near my farm that could be had for \$5 an acre. I would buy half of it myself and Hardy could take the other half. His first payment would be \$90, and there would be nothing more to pay, except a small amount of interest, for two years. He would be near a good market, and where I could help him if he should need it, and for the present 80 acres would be enough. If he got able to take more land after a while no doubt he could get it.

I told him what I had decided on as best for him to do—told him that by going farther out he could get a quarter-section of government land free, except the land office fees, and he might possibly get a tree-claim also, giving him 320 acres in all—and laid the case before him as fairly as I could. He decided at once.

"I'll take the 80 acres now, Tom," he said. "It will make us a good home—something we've been hoping and striving for a long time. After we get *that* if we want more land I presume we can get it."

WAS IT BEST?

Some readers will criticise my advice to Hardy, and say it would have been better for him to have gone out and taken government land. Possibly it might, but there would have been some risk in it. The man

had been "down," for some years, and had grown discouraged. He needed some bracing up, and the revival of his hopefulness and courage—he needed success for awhile to give him self-confidence. When he gets these he can, if he wishes, go out and use his homestead and pre-emption rights and get more land. The money invested in the railroad land, and the work he puts on it, will not be lost by any means, for he will be able to sell, if he should ever wish to, at a handsome advance on the cost of the land and whatever improvements he may make on it. Personally I felt in a measure responsible for his success, and therefore wanted to have him near me so I could render him some assistance if that should become necessary.

"Well, what was the result?" I presume a great many readers will ask, and I may as well finish James Hardy's story here as anywhere else.

HOW IT TURNED OUT.

It was only last January (1883) that these events occurred. On my return home I bought the quarter-section of railroad land referred to—eighty acres for Hardy and eighty for myself. He came out about the middle of April, and was anxious to go immediately to work, but not much could be done at that time except to get ready for the spring work. On my advice he bought a good yoke of oxen, and in a few days had a very comfortable stable for them made of posts planted in the ground, poles laid across

the top and these covered with straw, the sides also being well-protected with straw. The entire expense of this was less than \$4. His outlay up to this time was as follows:

First payment on land.....	\$ 90 00
Yoke of oxen and stable.....	109 00
Breaking plow.....	23 00
Feed for oxen.....	10 00
Travelling expenses.....	21 00
Total.....	<u>\$253 00</u>

I arranged for him to board with the family living in my tenant house. He commenced his breaking early in the season—rather too early, I thought, but when I told him so he said: “You know, Tom, an ox team is rather slow, and I want to turn over as much of this sod as possible this year, besides earning some money doing breaking and other work for the neighbors.”

A MOONSHINER.

And I never saw a single ox team do more work than his. They were well fed, well cared for and well worked. One day, the latter part of May, he came to me and said:

“Tom, I notice you are not using a couple of your horses much just now, and I want to hire them when you will not be working them yourself.”

“All right, Jim, but what are you going to do with them?”

“I want to fit out another breaking team. I can

get one horse of neighbor Hurst over there, and that with two of yours will make a splendid breaking team."

"But who is going to run it for you?"

"Well, you see, Tom, these are beautiful moonlight nights—almost as light as day—and I can just as well as not run my plow till about midnight if I have another team."

"But you can't stand it to work that way, Jim. You'll break down."

"Tom, my wife and two children are back there in Illinois, in that little house on Col. Worthington's farm, and I want to get them out here with me, in our own house on our own land, just as soon as possible. I can get all the breaking I can do besides my own, and it pays well at \$3 an acre; but you know the breaking season is rather short, so I am going to work nights. It will enable me the sooner to send for my wife and the children."

ANNIE AND THE BABIES.

And for weeks Jim Hardy drove that breaking team of his till midnight six nights in the week. Such a man ought to succeed—and will. He broke fifty acres of his own land, and over thirty for his neighbors for which he received more than a hundred dollars in cash. He planted twenty-five acres of his breaking in potatoes, fifteen in flax and ten in oats, and at the time I write this, (July, 1883) his crops all look well. If I were going to make an estimate

I would say he would have over 2,000 bushels of potatoes, 175 of flax and 300 of oats, worth altogether not less than \$800. Of course it will cost him considerable to gather and thresh his crops and get them to market, but he will still have a handsome margin left—enough anyway to build a comfortable little house and send for Annie and the babies.

And there has been a complete transformation in James Hardy since that morning I met him in Illinois. His eyes are bright, his step is elastic, and even when he was working from early morning till midnight he never seemed tired. Hope and faith in the future have created a new world for him, and when his wife and children come I don't think there will be a happier man in all this world.

COULD I DO THAT?

Other men in the Eastern and Middle States situated as James Hardy was, will ask the question, "Could *I* do² as well as he did if I were to go west?" In answer I say frankly that no man can tell but yourself. If you will do as he did I can see no reason why you should not. The same soil is there, and the same sun that shines and the same showers that fall on his fields will fall on yours. I have simply told you what one man without a dollar of money actually *is* doing, and *how* he is doing it. It is well for you to remember that he is very much in earnest, and such a man will generally succeed, while another less earnest may fail. And remember, also, that his

is not an exceptional case: there are hundreds, perhaps thousands, of such cases to be found on these prairies. I know personally of a great many, and selected his because I have been more intimately connected with it than with any of the others.

WHAT A WOMAN CAN DO.

One morning, during our visit in Illinois, Mrs. Sanford called to see us. I had known her some years before as the wife of a merchant who seemed to be doing a good business in the town near by, but after his death it was found that there was but little left after the debts were paid. She had opened a small millinery store, and its profits afforded her and her three children a support. I think it was a meager one, and there seemed to be nothing better ahead.

"I came to inquire about Dakota, Mr. Taylor," she said, "and to ask if you think there is any place out there for me."

"There is certainly plenty of room there," I answered; "but whether it would be best for you to go is a hard question to answer."

"That is the question I want answered," she said. "I work hard here, and am barely making a living. Business gets no better, and I don't think it ever will. In all that great territory it seems to me there ought to be some place where a woman who is able and willing to work can lay aside something from year to year for the time when she can no longer work."

"And I presume there is if we knew just where to look for it," I answered. "What would you like to do if you should go there?"

"Anything that I can do that would afford me a prospect of a home of my own sometime. I can not do a farmer's work, of course, but I was brought up on a farm, and if in some way I could get a start I have thought I might manage a farm, with the help of the advice of friends and neighbors. But I don't know how to take the first step in the matter myself, and I came to ask you to show me the way, if there is any way."

"You could not go alone out on the prairie and take a homestead and live on it five years. That seems out of the question. You would have to make a living, and you could not do it there. You might take a pre-emption, live on it six months and then "prove up" and get your patent by paying two hundred dollars. But even then it would be unproductive. It is true you might hire some of your neighbors to do some breaking for you and plant some sod crops, and they would pay you something. But this plan hardly seems to me adapted to your needs—though women sometimes do it and manage to get through. But it is a hard life, and I could not advise a woman situated as you are to undertake it. If you had some friends who were going, and you could get a homestead or pre-emption near them, it could all be managed well enough. Often the houses on three or four claims are built near a corner and with-

in a few feet of each other, so the new settlers get along very pleasantly, and situated in this way a lone woman has no trouble about living on her claim and gradually getting it cultivated and realizing an income from it."

"But I do not know of anybody who is going with whom I could make such an arrangement," she said.

"Then possibly you might buy a relinquishment," I suggested.

"What is that?" she inquired.

"Well, it is where a man has taken a claim on government land, and for an agreed price surrenders it to somebody else. Sometimes these are to be had convenient to a good town. Now if you could get one of these near enough to some town to enable you to carry on your present, or some other, business in the town, and at the same time manage to have your land brought under cultivation as rapidly as possible, it seems to me you would greatly improve your situation. Of course such a relinquishment would cost a good deal."

"About how much?"

"Well, from \$300 to \$500, and often more, if near a town."

"But if I bought one of these relinquishments wouldn't I have to live on it, the same as if I had taken it originally?"

"Yes, of course. You would simply take the place of the person whose relinquishment you bought."

"But I could not live on my land and at the same time conduct any business in town that would make me a living."

"You are not required to be on your claim all the time. You could be absent from it as one is often absent from any other home or boarding place. It would still be your home, and if you fulfilled the spirit of the law by improving the land in good faith, you would not have any trouble in proving up and getting your patent from the government."

"But suppose I could get a relinquishment in this way near enough to a town to carry on some business there, would it be safe for me to depend entirely on hired help to do the plowing and all the other work necessary to cultivate it?"

"I am sure you would have no trouble on that score. There are always men there ready to do a fair day's work for a fair day's pay. And the people as a rule are warm-hearted and sympathetic and always willing to give a lift to those who are honestly striving to help themselves."

"But would it pay a woman who knew but little about farming, to hire all the work done on her land?"

"Yes, generally it would pay well. Of course there is some risk in every business operation, but after four years experience I consider this as safe as any business I know of—in fact much safer than the average."

"In what does the risk consist?" she asked.

"Almost entirely in your getting a fair crop. If crops should prove a failure of course whatever you had invested in labor, seed, etc., would be lost. If crops were not a failure, I mean if they produced as they generally do, you would realize a return that would pay all your expenses and a handsome profit besides."

"Do crops often fail there?"

"There has been no failure, nor anything like it, in the four years that I have lived there. Good farming has invariably been rewarded with good crops. Of course some years they have been better than others, but always good."

"But, not having a practical knowledge of farming myself, how could I know whether the work on my land was properly done? Would I not be altogether at the mercy of unprincipled men who would agree to do the work and then not do it well, and then, my crops not being properly put in would not yield well, and I would come out in debt?"

"There are some men who would take a dishonest advantage of you in that way, but not many, and no doubt your friends would caution you against them, for they are generally pretty well known. I think you would have no difficulty in getting trustworthy men to do all your work. And by close observation you would soon know yourself how the work ought to be done."

"But the first year it would be all outlay and no income, would it not?"

"Not necessarily. You could raise some crops on the sod that would pay quite well. You have a son, I believe. How old is he?"

"Nearly twelve."

"Well, a stout, active boy of twelve could do a great deal to add to your income."

"I have thought of trying to get him a position in a store or office."

"He can do better than that I think, not only for the present, but for his future and yours."

"May I ask how?"

"By helping in the cultivation of your land. Suppose that the first year you have thirty acres of sod broken. That would cost you ninety dollars. Your boy could drop potatoes in the furrows while the breaking was going on. Plant fifteen acres in potatoes and fifteen in corn. I have seen a twelve year old boy handle a sod corn planter almost as well as a man, and if he knew that he had a small interest in the crop he would take pleasure and pride in doing the work. These crops need no cultivation after they are planted, though it pays to cut down with a sharp hoe any weeds and grass that may make their appearance, and to loosen the earth a little around the growing corn. Such work your boy could easily do."

"But when the corn and potatoes were to be gathered—a boy could not do that?"

"No, you would need some help then, but it would not be very expensive. And the boy could help a good deal."

"But would this pay?"

"Let us see. Potatoes on sod yield from 70 to 100 bushels per acre. If you realized only 70 bushels the crop on fifteen acres would be 1,050 bushels. You could ship these to Minneapolis or St. Paul and realize at least 25 cents a bushel for them, probably more. But at 25 cents you would receive \$262.50. Allow \$100 for expenses of gathering and marketing, and you will have \$162 left. If your corn produces only 20 bushels per acre, and it would probably do considerably better than that, you would have 300 bushels worth \$90 or more. Deduct \$20 for expense of gathering and hauling to market, and you have \$70 profit. This added to the profit on the potatoes makes \$232. Deduct from this \$90 that you had paid for breaking, and you have still a net profit of \$142, or nearly \$5 an acre on your 30 acres."

Mrs. Sanford listened very closely to this statement and then said: "I am greatly obliged to you, Mr. Taylor, for going so fully into detail about this matter. It certainly looks promising, but do you think such a result could really be expected, under the management of a woman with very little knowledge of farming?"

"I have known much better results actually realized, and I have been careful in this statement not to make it too flattering. There are, besides, several things your boy could do to add materially to the income."

"And what are they, please?"

WHAT A BOY CAN DO.

"One in particular that I would suggest, is the raising of poultry. Get for him fifty to a hundred chickens, or even more. The outlay would be comparatively small to begin with, and I am sure you would be surprised at the result. And there is nothing about the little work needed in feeding and caring for them that a boy of twelve can not easily do. I have been doing a good deal in that way myself ever since I went to Dakota, more for the pleasant additions it makes to our bill of fare than for any other profit there might be in the business, but it has paid largely every way. We have all the eggs we can use, and also a good supply of choice poultry for the table, and have sold enough eggs I am very sure to pay all the expense the fowls have been. Indeed they take good care of themselves from early spring till late in the fall, though I am careful to see that they always have plenty of food. Your boy could easily take all needed care of a hundred, or even two hundred, and make a nice income from them. I have never kept any account of the receipts and expenses of mine, but a friend who carefully keeps every item on both sides of the account, tells me that his fowls pay him a clear profit of \$1.48 each annually.

"And there are some other things your boy could do that would pay. He might raise lettuce, radishes, peas, squashes and melons for which he could find a good market in the village. In fact,

Mrs. Sanford, if you had that quarter section of land I know you would find your boy's time much too valuable to be spent in a clerkship in any store or office."

"It would seem so from your statements. But how shall I get the land? That seems now the most difficult thing of all. I can not go out there and travel up and down through the Territory seeking one of those relinquishments, and I do not know of anybody with whom I could correspond about it. And so it seems that my way is blocked at the very outset."

"You might get the addresses of reliable real estate men in different towns and write to them, and in that way get such a place as you want. And in the meantime if I should hear of a place that would suit you I will be glad to let you know about it."

"Thank you, I am certainly very greatly obliged to you for the time you have given me this evening, and if you can get a relinquishment for me it will be a favor which myself and little family will never forget. I do not know how my boy would take to a farmer's life, but think after becoming a little accustomed to it he would like it."

HOW TO MAKE HIM LOVE FARMING.

"Permit me to say that you could do a great deal to inspire in him a love for it."

"What course would you suggest?"

"Give him from the start some money interest in

the business, so that he will feel himself a partner in it. Teach him to keep an accurate account of all his receipts and expenses. Get for him a couple of good agricultural journals. Have them sent in his own name and point out to him, and talk over with him, matters of special interest to him treated of in those journals, as well as other matters connected with the farm. Thus you can arouse in him a positive love for his work, which will soon become an enthusiasm, and will hardly fail to render him highly successful in it. If farmers would generally adopt some such course as this with their boys we would hear fewer complaints about boys leaving the farms and rushing into the towns and cities, and too often to ruin."

"May I ask what it would probably cost me to get established in Dakota in some such way as you suggest?"

"I can not tell. A relinquishment near enough to a town to answer your purpose, would cost anywhere from \$400 up, and then you would need something for moving expenses, for Land Office fees, for breaking on your claim, and setting up in your business in the town."

"I think I could command about \$1,500. Would that be enough to start with?"

"Yes, I think you could get a very fair start with that. But permit me to suggest here that if you decide to go you should at the same time make up your mind to endure cheerfully any hardships and

disappointments that may happen to come to you, for they are pretty sure to come in one way or another. It is not all smooth sailing in Dakota any more than it is here, or anywhere else. I have endeavored in this conversation to tell you frankly and without coloring what you can do there. I have tried conscientiously to understate rather than overstate the probabilities. But you should understand that all this requires work and plenty of it; there will be disappointments and discouragements, but if you can endure these for a while you are tolerably sure to come out right at last."

"I thank you again for all this information and advice. If I go it will be with the determination not to allow myself to get discouraged, no matter what may come. I shall expect disappointments and trials of various sorts, and will try and meet them bravely when they come."

Some readers may be disposed to criticise my advice to Mrs. Sanford, that she should try and conduct some business in town while she was having her land brought under cultivation. Why not, they will ask, have advised her to go on her land at once and live there? I answer, because it would not be pleasant for a woman with three small children to live in that way. She might have no near neighbors, and would get nothing to live on from the land until some crops could be raised. If she had some little business in town that would afford her even a small income for a year or two, it would certainly be a great deal bet-

ter than to go at once on the land, even if there was a house on it for her to move into.

And then again, I know of several cases where women are successfully doing just what I advised Mrs. Sanford to do, and they are in a fair way to realize, in a year or two, a comfortable living from their land. One teaches in the public schools, another conducts a good boarding house, and another a millinery and fancy goods store. Neither of these could have gone on their claims to live, but have fulfilled the requirements of the law, and will soon be able to prove up and receive their patents from the government, when they will be the owners of good productive farms.

WHAT MRS. SANFORD DID ABOUT IT.

And some readers may want to know what became of Mrs. Sanford. Well, on my return to Dakota, after some inquiry, I found a relinquishment that could be bought for \$650. There was a little house or "shack" on it and about ten acres of breaking. I wrote her about it and she decided to take it. She came on as soon as she could make the necessary arrangements. I think she was a little disappointed and a good deal homesick at first. Kingston did not look as she expected it would, being only a new and rather raw-looking prairie town, while the broad, rolling prairie, she said, made her feel like being out at sea all the time. But now she feels more at home. With her little millinery store she keeps fancy goods,

stationery and some of the leading magazines and newspapers, and from the business she realizes a living—an economical one, I think it is, but she says she manages to make ends meet. Her boy is developing into a first-class twelve-year-old farmer. Acting on my advice he gathered up a fine lot of chickens—about 125 he told me he had a few days ago—and frequently sold seven and eight dozen eggs per day, for which he got from \$1.00 to \$1.25. One week his sales amounted to over \$10.00. At the time I am writing this (July, 1883) they have been here about three months, and besides his chickens he has fifteen acres each of corn and potatoes, and altogether is as enthusiastic a boy-farmer as you could wish to see. And it seems to me it is, and will be, vastly better for him than to have been a clerk in somebody's store, or to have drifted into one of the "learned" professions.

WHAT OTHER STRUGGLING WOMEN CAN DO.

I have given some extra space to this case of Mrs. Sanford's because I know it will be of interest to many struggling women who are striving so hard for something more than a mere living from day to day and from year to year, and who, from their present positions can see nothing better than that in the future. Do you advise all such to go to Dakota? asks some one. Emphatically no—not all. I simply tell them what some of their sisters have actually done and are doing here. They would not all suc-

ceed; and each must judge for herself whether she possesses those elements of character which are reasonably certain to command success.

Our visit to the old Illinois home was prolonged a good deal beyond the limit we had fixed for it. There is no limit to Illinois hospitality. But at last good-byes were said and we were off, carrying with us pleasant memories that will never fade. And the Dakota home looked brighter and more home-like than ever as we drove up to it one bright, crisp afternoon in the latter part of January.

FURNISHING THE NEW HOUSE.

But pleasant as the new house was, it greatly needed some new furniture and carpets. So my wife and I spent several days over at Kingston and at the county-seat, where a better variety was kept, in making the selections. Such things last a long time in a country home, or ought to, and so they should be selected with care. You don't want a piece of furniture or a carpet in your house that offends your sense of taste and harmony every time you look at it. Some houses are full of discords although no sound may be heard, and it tires you to stay in them, somewhat as it tires you to be obliged to hear discordant music. In others there is a pervading harmony that soothes and rests you the moment you come within its influence.

As in music, I can appreciate harmony—"the concord of sweet sounds"—but cannot make it, not being

a musician, so in the selection of our furnishings I would have made some most discordant combinations. Therefore I turned that work all over to my wife. Good taste in such things seems to come natural to most women. Men feel the influence of it, but could no more produce the same effects than they could play one of Mozart's compositions on the grand organ.

Several times I ventured a suggestion, but soon saw my mistake, and so left the selections entirely to my wife, and when they came together in the house everything fit charmingly in its place, just as if it had been made for it specially. We men don't know how this is done, but most of us can appreciate it after it is done.

The purchases were not needlessly expensive, but they were all good and appropriate; and there is a great deal in that latter word. When everything was arranged, each room was in itself a neat and perfect picture, and each was in harmony with the others; and when it was all done, I am sure our roof covered more genuine happiness than is often found in a palace.

My experience is nearly ended. It would be tedious and not profitable to go into the details of my spring seeding and other work, or to give, as I have done several times in the preceding pages, itemized statements of expenses. The work is mostly routine, and the expenses vary but little from year to year. I have endeavored to give descriptions of the work and

statements of every necessary item of expense in such minute detail that any one can adapt them to his own circumstances.

When I gave my last financial statement, after crops were disposed of last fall, it will be remembered that they showed a profit of \$3,795. From this I paid the mortgage, which, with interest, amounted to \$1,551, leaving me a balance of \$2,244. Out of this of course came the expenses of our trip to Illinois, the new furniture, and the putting in of the spring crops.

I am writing this in the summer of 1883, and cannot tell at this time how my crops will turn out, so that I cannot carry my figures any further. They look well, but I do not expect as large a yield as I had last year, as the season has not been quite so favorable. But they will be good unless some calamity befalls them that we cannot now foresee.

SOME OF MY MISTAKES.

I have been here four years, and have frequently given, not only the methods and results of my work, but how they have been attained, and have spoken frankly of some of my mistakes. The greatest of these was "Tom's Folly," and looking back at that now I am unable to understand how I could have been led into it. From my present standpoint the whole transaction looks as if I had temporarily taken leave of my wits. One of the weakest things about the business was making the loan of Mr. Grimsley

for so short a time. It gave me a chance for only one crop before it came due, when I could just as easily have made the time eighteen months or two years, so as to have covered two crops. Had I done this I would have had no trouble about it. But as I did not like to have a mortgage on the farm, I remember thinking I would make the time short, so as to have the unpleasant incumbrance removed as soon as possible. Having had good crops and been quite successful the two preceding years, I felt entirely confident of my ability to easily liquidate this indebtedness as soon as it came due, and made no allowance for accidents, failure of crops, or any other misfortune. Thus does success sometimes overcome our caution and blind us to the dictates of common prudence.

Another mistake was commuting my homestead and thus literally throwing away two hundred dollars. There was some excuse for this in the strong desire of most farmers to own the land they cultivate; and this is generally a very laudable desire. I was then thirty-three years old, had always been a farmer, but had never really owned a foot of land, and the wish to have that quarter-section in my own name—to be able to call it really and truly *mine*, without any proviso of any kind whatever—came over me with such power that my better judgment was overcome, and the two hundred dollars it would cost to secure the patent seemed such a paltry sum as to be contemptible. If I had stopped there, however, the mistake

would simply have amounted to the unnecessary expenditure of two hundred dollars, which, as I could spare the money without embarrassment, would not have been a matter of much importance. But this mistake opened the way for the other and more serious one, for if I had not had a patent for the land I could not have mortgaged it, and so "Tom's Folly" would not have been built, and all the troubles that followed would have been avoided.

Very few readers of this, probably, will be likely to fall into just such mistakes as these. Once in a while we find a farmer who goes beyond his means to erect fine buildings, but the cases are rare.

SHORT-SIGHTED ECONOMY.

As a rule, farmers, especially those in a new country, are more likely to run to the other extreme—that of a short-sighted, niggardly economy, and of being too cautious about extending their business. It will pay the farmer here, if necessary, to borrow a reasonable amount of money to develop his land and make it productive. He has, for example, a quarter-section, and his purpose is to bring 140 acres of it under cultivation, but his means are limited, and therefore he is compelled to do this quite slowly. This land may be called his capital, and being such, it is to his interest to make it productive as soon as possible. He is in the situation of a manufacturer who has all his capital invested in buildings and machinery, which he is compelled to allow to stand idle nine months in the

year for want of means to buy the raw material necessary to use in running the establishment. It pays handsomely when it is running, but as it stands idle so long, the interest on the unproductive capital eats up all the profits earned during the time it is run. Now a comparatively small amount of additional capital would keep the wheels in motion the year round, and so the establishment would earn large dividends. Thus the farmer who has 160 acres of land, and only thirty or forty acres under cultivation, has about three-fourths of his capital lying idle and unproductive. It will pay him to borrow the comparatively small amount of money necessary to at once make the balance productive.

AN ILLUSTRATION.

We will suppose that he has 190 acres of wild land which he lacks the money to bring under cultivation, except year by year, as he can do it by his own labor. The expense per acre of raising a crop of wheat on this, would be as follows:

Breaking, per acre	\$3.00
Back-setting, per acre	1.50
Dragging before seeding, per acre	40
Seed, $1\frac{1}{2}$ bushels per acre	1.50
Seeding, per acre	50
Dragging after seeding, per acre	40
Harvesting, per acre	2.30
Threshing, per acre	1.40
Hauling to market, per acre	50

Total

\$11.50

An enterprising farmer would manage to do a good deal of this work himself, and thus save considerable of the cash outlay; but suppose he did none of it, the above estimate would cover the entire expense of raising the crop and taking it to market.

He would have to borrow \$1150 to carry the operation through in this way, the interest on which, at 10 per cent., would be \$115, total \$1265.

He could safely count on realizing twenty bushels per acre, total 2000 bushels. This, at the low price of 85 cents per bushel, would bring him \$1700. Deduct from this his total expenses and interest, \$1265, as above, and he has a profit left of \$435. In this statement we have credited the land with nothing whatever for the sod crops. The prudent farmer, who had a loan of \$1150 maturing, would not allow all of that sod to lie unproductive. With potatoes, corn, oats, and flax, he could make it bring him a profit over all expenses of at least \$3 per acre, which, added to the above, would give a net profit of \$735 for the 100 acres. The next, and each succeeding year, his crop would cost him \$3 per acre less, as he would have no breaking to do. And by putting in his own labor he would still further largely reduce the cost.

In this statement it will be noticed that we have taken no account of the increased value of his land, which would be equal to \$5 an acre, or more.

The difference between such a loan as this and the loan which I made to build "Tom's Folly" with, is

plain: this would be made productive, while no income could possibly be realized from mine.

There is no need of saying that it is very much better for the farmer to bring his land into cultivation without making a loan if he can; but if he cannot, it will pay him to make a moderate loan to do it.

HURRY UP THE BREAKING.

I wish to urge strongly the importance of making the land productive as rapidly as possible, because I have seen in so many cases great carelessness in regard to this matter. Too many men with a rich quarter-section of land or more plod leisurely along, breaking but fifteen or twenty acres of sod each year when, by pushing things during the season for that work, they might easily break two or three times as much, and that without going into debt. Almost without exception my observation has been that the most prosperous farmers in Dakota are those who have brought their land rapidly into cultivation, even where they have been obliged to borrow some money to enable them to do it. Make every possible acre productive just as soon as it can be done, and then cultivate in the best possible manner, and success is as certain as anything in the future can be.

STOCK-RAISING.

There is another mistake to which I will here refer. It was that of declining the offer of my friend Bright to engage in the cattle business—he to fur-

nish all capital required. I could have made a handsome profit out of that business, and the risk would have been almost nothing. A herder to take care of the cattle could have been hired at a trifling expense, hay could have been put in the stack at \$1.25 a ton, or less, and so the rich prairie grass and this cheap hay would have been converted into beef for our profit. If Mr. Bright will renew the offer when he comes out here this fall I will certainly accept it.

I throw out the hint now for the benefit of others. Many farmers on these broad prairies have friends in the east who would be glad to make such an investment in partnership with them. It would pay a large profit to both parties, and there is practically no risk in it. If a lot of hogs should be added to the stock the profits would be largely increased, as the same herder could attend to them, and there is no kind of stock that grows more rapidly into money.

STOCK-RAISING BY FARMERS COMBINING.

If the farmer has not the necessary capital himself, nor a friend who would furnish the means on the terms Mr. Bright offered me, several farmers might combine and carry on the business very profitably. These nutritious prairie grasses, now being burned every year, could be turned into beef and pork at a trifling cost, and so add materially to the income of a neighborhood of farmers, who could club together and raise the required capital to purchase a herd of fifty or more—and the more the better—and hire a

herder to take care of them. I know of an instance in which eight farmers combined in this way and purchased a herd of over a hundred cattle, and they are delighted with the result already attained and the prospect ahead. They are steadily increasing the grade of the cattle, and it is their purpose to increase the numbers as rapidly as their means will permit. This same system of co-operation might be adopted by thousands of Dakota farmers who have not the means singly to engage in the business. A joint-stock company (no pun intended) might be organized in almost every neighborhood, placing the price of shares so low as to enable even the poorest to have some interest in it—a herd of cattle purchased, a herder employed, and the whole business managed for the mutual benefit. And how much better this would be than burning the prairie grass!

AN OHIO MAN.

A few days ago I had a call from a Mr. Stockdale, of Ohio, who was spending some weeks prospecting in Dakota. I spent some time in conversation with him, and found him to be a man of more than average intelligence and a careful observer. In answer to his inquiries I told him briefly what my experience in Dakota had been, how long I had been here and about what my financial condition was. This latter item of information is what is generally most desired by prospectors, because it is practical. It shows what has actually been done, and from that they can

draw conclusions as to what may be done. In the course of this conversation Mr. Stockdale said:

"Now, if I was sure I could succeed as well as you have I would not hesitate a moment about deciding to come to Dakota."

"I do not want to persuade you to come," I replied; "but I do not consider my success anything remarkable."

"Haven't you had rather extra good crops?" he asked.

"Better than some, but not better than others. But is there any good reason why *all* the crops around here should not have been as good as mine? The weather was certainly not any more favorable to me than to everybody else in this region. It never rained on my fields when it did not on all my neighbors."

"Still they can't all make as good a showing, financially, as you can. In fact some have got ahead but very little."

"Yes, that is true. And there are people everywhere who get ahead but very little. It is often due to misfortunes that no human foresight could have guarded against; sometimes to mistakes of judgment in business affairs, and often to mismanagement and neglect of business. With farmers here in Dakota want of success is due almost entirely to the latter cause, so far as my observation has extended. The great secret of success may be embraced in just two words—good farming; and the cause of failure in

two words—bad farming. I make it a point to have my work done in the best possible manner. It takes longer to do it sometimes, but it always pays.”

“That is certainly sound common sense,” he said; “and still I have a dread of making the change lest I should not succeed. As I said at first if I was sure of the success that you have achieved I would not hesitate.”

“If your land is as good as mine—and mine is only about the average in quality—and you cultivate it as well as I do, can you give any reason why you should not have as good crops?”

“No, of course I can’t. But your house and surroundings look better than those of your neighbors. You must have spent considerable money in these improvements.”

“No, not a great deal. Of course that new house cost considerable.”

“I did not mean that.”

“What, then?”

“Well, the—the—trees, and—and—the—fence, and—the—lawn, and—and—”

“Well, what else?”

“Really, I don’t *see* much else, but there *seems* to be a good deal more.”

“Well, the fence is the only thing you have named that cost me anything except a little work, and that you will notice is not at all expensive. The trees I planted the first summer I was here and have taken care of them since, giving to each tree about

the same cultivation I would give to a hill of corn. The lawn is nothing but the native prairie sod, mown and kept in order."

"Well, you certainly have the knack of making the most of things about you," he added.

"I don't think there is any 'knack' about it, except that of using one's common sense. It requires no special talent or 'knack' to plant a tree, or build a cheap fence like that and paint it, or to mow a lawn."

"While speaking of your improvements just now I omitted to mention that vine-covered arbor just beyond the house. That adds much to the beauty of your lawn and must be a pleasant place to spend your summer evenings."

"You are mistaken; that's not an arbor."

"That not an arbor? What is it then?" he asked with evident surprise.

"Only a milk house," I answered.

"A milk house!" he exclaimed.

"Yes, and mostly a sod-house at that," I said.

"You see, I built a cheap frame, put a good roof on it, and boarded up the sides with the commonest kind of lumber; then laid up sod around it, just as if I were building a sod-house. This I did to keep it cool. Then my wife took it in hand, and planted some fast-growing vines around it; and the result is what you see. It is not only ornamental, but is a delightfully cool place in which to keep milk and butter."

"Well, you are a genius!" he exclaimed, "and if I thought I could have as beautiful a home in four years as you have, I'd be out here with my family to stay as soon as we could get here."

"I am not a genius at all," I replied. "Back in Illinois I was only a tenant. We—my wife and I—got tired of that, and, against the urgent advice and persuasion of our friends, decided to come out here and see if we couldn't get a home of our own, and cultivate our own land instead of somebody else's. You see the result. But it has not been all smooth sailing by any means. I guess you can't find that anywhere. But we made up our minds to take the rough with the smooth, do our level best, and be satisfied with the result, whatever it might be; and I may add that we *are* satisfied."

"And you may well be. With three hundred and twenty acres of such land as this, and such a home as yours it seems to me you are just about as near Paradise as people are allowed to get in this world."

"I repeat that there is nothing remarkable in what I have done. Indeed, I lost a full year by that accident I told you of. If it had not been for that I would have been a good deal better off than I am now. You, or any other man who will exercise a fair degree of common sense—it don't require any genius at all—can do as well as I have done, and better. There is no patent of nobility here—no royal road to good crops and consequent prosperity. This soil will give up its riches as quickly to you as to me,

provided you treat it as well. But it will resent bad treatment by a meager return of crops, as a spirited man would resent an insult. And trees will grow as rapidly for you as these have for me, and vines will grow and twine over a plain milk-house and make it look like an arbor just as freely for your wife as these have done for mine. Understand, Mr. Stockdale, that I am not trying to persuade you to come to Dakota. I don't know whether you ought to come or not, for I know nothing about your situation or circumstances. I was only endeavoring in what I said to remove from your mind the impression that there was any 'knack' in getting on here in Dakota. There is no 'knack,' nor genius, nor luck about it—nothing but plain, honest work, and the exercise of a reasonable amount of common sense. My wife and I both take a great deal of pleasure in having things neat and tasteful about us, therefore we have them so. It costs but very little work to keep this lawn in order, take care of the shade trees, and cultivate the flowers, but if it cost five times as much we would do it all the same, and consider it time well spent. So far as we know this place will be our home as long as we live, and we propose to have it as beautiful as we know how to make it. Perhaps some day, when we get a little farther along financially, we will have a landscape gardener come here and lay out ten or fifteen acres around the house, according to the rules of art and good taste. Of course some people would consider that a foolish waste of

money, but with us it would not be so. Money is only valuable to us for what it will buy for us and the good it will enable us to do, and it cannot buy anything we would prize more highly than a beautiful home. Then among the good things we may accomplish is that of instilling into the minds of our children a love for the beautiful, especially for a beautiful home. If they have such a home there is very little danger of their being led away from it by the temptations of saloons or other vile resorts that lead so many astray. And then, perhaps, those of our neighbors who seem to have but little taste for beautiful surroundings, seeing how easily they may be had, and at what little cost of money, may determine to make *their* homes more beautiful, also; and then their children will have thrown around them the same elevating influences, and their love for home will be strengthened. So you see that while we are gratifying our own taste, we may be at the same time doing a little missionary work in a quiet way."

"Yes, that is certainly true, but I never took that missionary view of it before. Those trees on your lawn seem to have grown splendidly. Do you anticipate any difficulty in growing timber on these Dakota prairies?"

"None at all. Every kind of tree that I have seen tried grows rapidly here, and in time I believe that all these prairies will be dotted over with groves that will add greatly to their beauty, and, at the same time, furnish their owners with an ample supply of fuel."

"The fuel question is an important one in a treeless country like this. But I think it is being rapidly solved—in fact, has been already solved—by the discovery of immense beds of coal at many places in the northern portion of the Territory. Those practically inexhaustible deposits will soon be systematically worked, and then coal will be sold at every railroad station, and fuel will be cheaper here than it is in Illinois. Still that fact should not interfere with the cultivation of timber. Every farmer ought to have a good grove around his house and other buildings. It costs but little to start one, and in a very few years it will add much to the beauty of his place, and will afford delightful shade in the summer and a valuable wind-break in the winter. And in addition to all this it will supply him with fuel, if he prefers it to coal, and all his fence posts and most of his other lumber."

"All this being true," continued Mr. Stockdale, "as it certainly is, I am rather surprised that one does not see more groves started on these prairie farms."

"You must remember that the country is newly settled. Four years ago, when I located here, I had but one neighbor in sight. Those who have come since are generally in moderate circumstances financially, and have, therefore, been compelled to raise trees from seed, which is cheap, but rather a slow process. Most of them, however, are growing them in this way, and in a few years they will make a

handsome showing. A mistake that many of them make is in not procuring trees from five to ten feet high to set out around their houses. They could get these without much expense, and they would add greatly to the beauty as well as the comfort of their homes. But you know that men generally, and especially those in moderate circumstances, prefer to give their time to such work as will bring them the quickest profit in cash."

"Yes, that is true, not only here but everywhere; and not alone of men of limited means but of all men. And while on the subject of profits, may I ask what crops, in your opinion, pay the best in Dakota?"

"Wheat is generally supposed to be the most profitable. The famous 'No. 1 hard' yields anywhere from 20 to 40 bushels per acre, and commands in the markets the highest prices. It frequently brings from 10 to 15 cents more per bushel than the best grades of other wheat. It makes the best flour in the world, is eagerly sought after by millers and grain-buyers, and the demand is always in excess of the supply. This being the case, wheat will probably continue to be for a long time to come the principal crop of Dakota. But I am not in favor of giving one's attention entirely to *any* one crop. I believe strongly in mixed farming. In the long run it will be found far better for the land and more profitable for the farmer. The 'bonanza farmers,' as they are called, who cultivate tens of thousands of acres, and have a capital of hundreds of thousands

of dollars, make large dividends on their capital by raising wheat alone. But the average American citizen can not be a 'bonanza farmer,' and it is well that he can not, for the fewer such farms we have the better it is for the State. They are simply speculative enterprises, and as such are detrimental to the development of the highest civilization. What you want to know, I presume, is, not what a man with a hundred thousand or two hundred thousand dollars can most profitably do here, but what are the best crops for a man to raise who comes here with one, two or three thousand dollars."

"Yes, that's it exactly," he said.

"Then, as I said before, I emphatically recommend mixed farming. The man with a quarter section, a half section, or even a whole section of land, is sure to find this the most profitable in the long run. Wheat, oats, corn, rye, barley, and flax all produce well here and are paying crops, and a farmer every year ought to raise some of at least three of them. He should also keep cattle and hogs—as many as he can take proper care of. And for the small expenditure of money and labor they require nothing pays him better than poultry. While it furnishes a large variety of most palatable and healthful dishes for his table, it will bring also a neat income to his treasury. The Dakota farmer who carries on his business on some such system as this, and does his work well, is reasonably sure of success."

"I thank you, Mr. Taylor," he said, "for the time you have given me, and for the great amount of practical information I have derived from this conversation. You seem to understand exactly what men in my situation want to know.

"Perhaps that is because, only a few years ago, I was exceedingly anxious to get the same kind of information myself."

And that is the principal reason why I have written this book. I know there are thousands of people in the Eastern and Middle States—farmers, and tenants for other farmers, such as I was; mechanics like Mr. Harmon and his friend; widows like Mrs. Sanford; struggling, discouraged Jim Hardys, and men and women in almost every station in life, who daily look wistfully toward the Great West, wondering whether there is not somewhere out there something better for them than the present hard struggle for daily bread, and the ceaseless planning, scrimping and saving to make ends meet. How hard the battle is that these people are fighting from day to day and year to year, none know but themselves—and God.

To help them in their battle for a foothold on God's earth, and a home to be called their own, is my main object in telling the story of my four years' experience, and the stories of other toilers, who, like themselves, knew not what to do until the way was pointed out to them.

I have tried to make the way plain. I would make it all smooth and pleasant if that were possible. But it is not. There are disappointments, trials, discouragements here, as everywhere, and success can be won only by persevering labor. When it has been achieved, it means a home, competence, independence, and *ought* to mean happiness. I have shown how success has been attained by others.

Whether *you* can win it depends altogether upon yourself.

There are three other objects which I have had in view in this work, namely:

First. To stimulate my brother farmers to make their homes more comfortable and beautiful. It can be so easily done, and for the little time and money required, nothing brings so large a reward.

Second. To lighten woman's work on the farm. The lives that many farmers' wives are compelled to lead are little, if at all, less slavish than were those of the Indian squaws who dwelt here before them. There is something worse than cruelty in this. and it is altogether needless.

Third. To show the importance of good farming. In this lies all the difference there is between success and failure. Thorough cultivation of the soil is reasonably sure to be rewarded with abundant crops. while careless, slovenly tillage brings only disappointment and failure.

In the years to come. when these broad and fertile prairies shall be dotted all over with the homes of in-

tilligent, enterprising people—as they are sure to be—I hope that many farms will be made to yield more abundant returns for the husbandman's labor because of greater care and skill in their cultivation; that many homes may be made more beautiful, and that woman's work in them will be lightened and her life brightened by the influence of "Tom's Experience."



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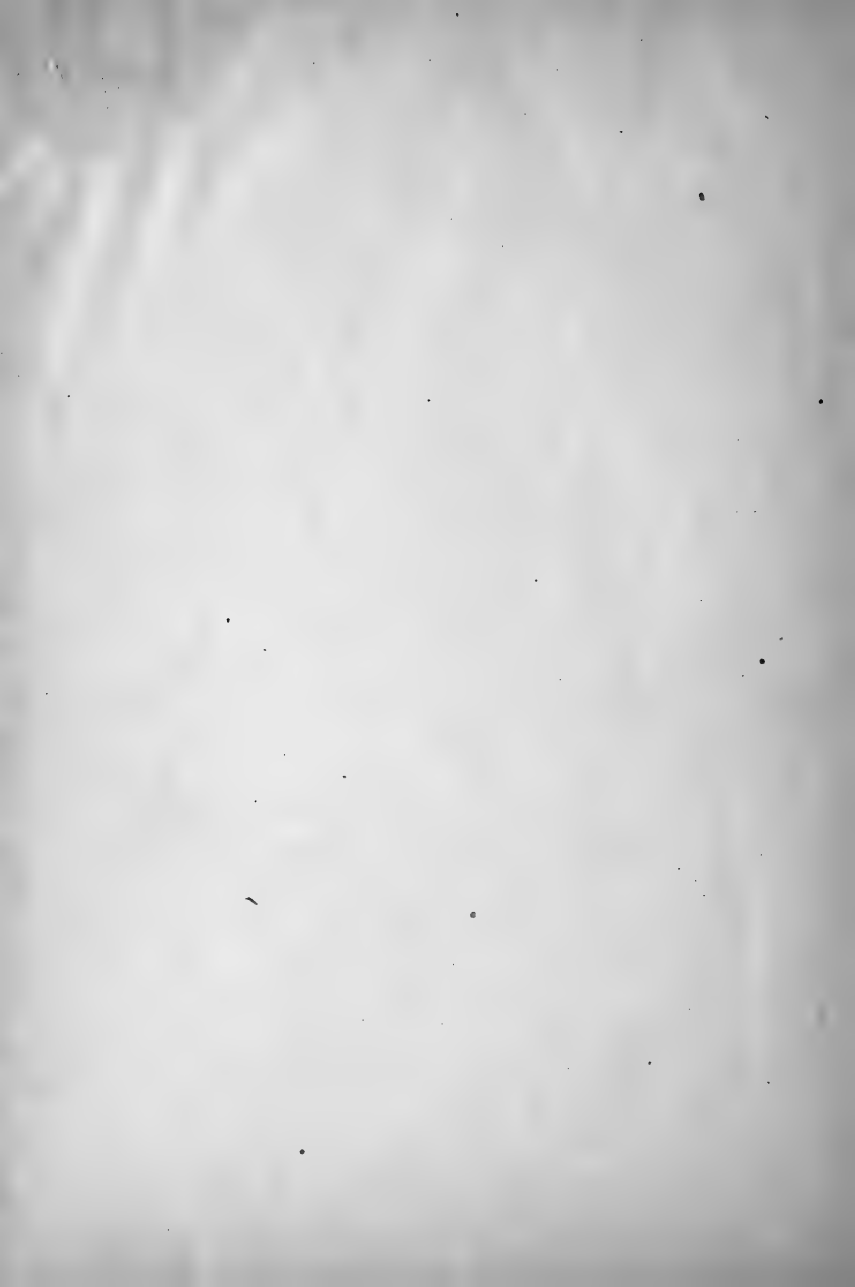
FACTS ABOUT MINNEAPOLIS.

Population, 1850, - - - - -	None
1883, - - - - -	100,000
Manufactures of all kinds, 1883, - - - - -	\$43,759,490
Wholesale Trade, including Flour and Lumber, - - - - -	97,000,000
Real Estate Sales, - - - - -	18,701,256
Building, - - - - -	8,375,075
Live Stock and Pork Packing, - - - - -	3,835,000
Retail Trade, - - - - -	30,000,000
Number of new firms since January 1, 1883, - - - - -	805

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